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THE TIMES

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SATURDAY OCTOBER 26 1996

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Archbishop says a loving slap can be good for children



Carey: extends support for a moral crusade

BY RUTH GLEDHILL
RELIGION CORRESPONDENT

THE ARCHBISHOP of Canterbury, Dr George Carey, said yesterday that children should sometimes be slapped to lay down moral foundations for life.

In comments which reopened the debate on corporal punishment and sparked immediate criticism, Dr Carey, who has four children and five grandchildren, said that there was nothing wrong with gently slapping a child that transgressed, as long as it was done with love.

His remarks come five months after Tony Blair, the Labour leader, admitted smacking his children,

saying: "Children must realise there are some things they can't do."

Dr Carey, interviewed by Kate Adie on BBC Radio 2 for its *World of Faith* week, said that morality started in the family. "It starts when people bring up children with firm boundaries. You say, 'don't do this', you mustn't do that and you gently slap them if they do transgress and there is nothing wrong with that as long as it is done with love and with firm discipline within the family set-up."

Dr Carey added: "We older people must practise what we preach. So I don't think we pontificate from on high. We actually live the kind of discipline we are

wanting a future generation of young people to grow up with."

He said the kind of guidelines he meant were to be found in the Bible. "For example, I want to go back to the firm teaching of the Ten Commandments. It has statements about living together, faithfulness, about honesty, about loving God."

Dr Carey, whose daughters Rachel and Lizzie have five sons between them, reiterated his support for moral crusade launched by Frances Lawrence, widow of the murdered London headmaster, Philip Lawrence.

The archbishop said: "I think we must catch the moment. This is obviously a time when people are

very confused and very concerned. They see young people growing up without a sense of moral direction and therefore we, the older generation, must help them."

Last night Dr Carey was defended by his son, Andrew Carey, editor of *The Church of England Newspaper*, who said: "I support what he has said. I grew up in a background where there was gentle discipline which gave us all an idea of right and wrong."

Mr Carey, who was divorced and is remarried but has no children, said: "It does not mean we are perfect, but we do have a sense of right and wrong as a result of that discipline."

The archbishop's comments drew criticism from organisations involved with educating young children. Margaret Lochrie, chief executive of the Pre-School Learning Alliance, which forbids hitting children, said: "The problem with saying that hitting a child is all right is that one person's gentle slap is another person's hard slap."

Margaret Morrissey, of the National Confederation of Parent Teacher Associations, said: "I have probably tapped my own children. But it is one thing for me to say that, and another thing for the leader of the Church of England to say that it is okay if we do smack our children."

According to the report of a two-year inquiry funded by the NSPCC and published this week, at least one million children are abused each year, a figure reached by adopting an unusually broad definition covering everything from actions resulting in criminal convictions to "the broader effects of deprivation".

Daphne Statham, co-author of the report, said that a slap could escalate into something more serious.

"I am just fed up with this blooming debate. It is totally trivialising the whole thing. We are talking about children who are constantly abused."

Supermarket bank planned by Sainsbury

BY CAROLINE MERRELL AND NOEL FUNG

SAINSBURY plans to become the first supermarket chain to open a bank. The second-largest supermarket, which has been losing market share, plans to offer full banking services to its 12 million customers from the New Year.

The bank will offer current and deposit accounts, overdraft facilities and a range of credit cards. Mortgages are unlikely to be offered initially but will be considered when the bank is established.

All services will be offered over the telephone. The move by the store is seen as the most aggressive bid yet to win back market share from Tesco.

Before Sainsbury's Bank can open it will need authorisation under the Banking Act from the Bank of England. This has already

been applied for. The new bank will be 55 per cent owned by J. Sainsbury and 45 per cent by the Bank of Scotland.

Earlier this year, Sainsbury suffered its first slump in profits since it became a public company 22 years ago. Profits fell from £808 million to £764 million for the 12 months to March 1996.

The store blamed its relatively poor performance on the supermarket war, which has been hotting up with Tesco. It also said that it had concentrated on selling its own-label products rather than branded goods.

Sainsbury claims surveys showed that its customers were dissatisfied with the service they are receiving from their banks.

David Sainsbury, chairman, said: "Our customers tell us they want good, efficient and reliable banking services. In Sainsbury's Bank, customers will have the reassurance of a name they know and trust, coupled with the banking expertise of the Bank of Scotland."

"Together we are committed to providing our customers with the most up-to-date and efficient direct banking services in the UK."

The store refused to give details of services the bank would provide but said it would offer competitive rates of interest. At present most high street banks pay 3 per cent interest on an instant savings account.

Sainsbury says it will be able to offer competitive rates because telephone banking has a very low cost base. It aims to attract bank customers through intensive marketing at its 365 stores around the country.

Both Tesco and Sainsbury

already offer loyalty cards to customers. Tesco offers the Clubcard and the Clubcard Plus. The Clubcard allows customers to build up discounts on groceries, while the Clubcard Plus is similar to a bank account. Customers make deposits in an interest-bearing account from which they pay at the checkout.

The interest on the account is currently 5 per cent. Those who overdraw on this account pay 9 per cent interest. Tesco said 8.5 million of its customers had taken out the Clubcard.

Sainsbury also offers its customers a loyalty card which gives discounts on groceries. It has seven million users.

Peter Burt, chief executive of the Bank of Scotland, said: "Combining Sainsbury's unrivalled retailing experience and reputation for good value and trust with the Bank of Scotland's experience in tele-banking will result in a compelling alternative to the conventional high street bank or building society."

However, financial analysts were not convinced that the move would transform the battle between Sainsbury and Tesco, and did not believe it would turn the supermarket into a direct competitor to the high street banks.

"It might help to tie in the loyalty of existing customers, but that's about it. Who will close their accounts with Lloyd's Bank or Midland Bank? They might use it as a subsidiary account," said one analyst. He expected that Tesco would follow suit next year.

By the close of trading on the stock market, shares in Sainsbury had risen 1p to 36p. Bank of Scotland shares rose 5p to 283p.



It's good to talk: Tessa Jowell, right, with fellow Labour MP Harriet Harman

New Labour, new irritant

BY JAMES LANDALE
POLITICAL REPORTER

THE mobile phone, that vital tool of the modern workplace and irritant to thousands, has finally breached the last bastion of low-tech tranquillity: the House of Commons.

Tessa Jowell, Labour MP for Dulwich and frontbench spokeswoman on health, yesterday broke the unwritten rule that MPs must turn off their mobiles and beeps before they enter the Chamber.

With a resounding melodic chime of "da, da, daa" that stunned MPs, her phone rang out during the debate on

health. Although beeps have gone off before, this is thought to be the first time that a mobile phone has rung. Stephen Dorrell, the Health Secretary, who was at the Dispatch Box, sat down, clearly shaken by this new intervention.

As Ms Jowell struggled in her handbag to turn the phone off, Dame Janet Fookes, the Deputy Speaker, gave her a stern telling off. "The Speaker has very strong views about modern technology. It should not be heard in this Chamber."

Although there is no formal ruling that MPs should not

use mobile phones in the Chamber, Betty Boothroyd, the Speaker, has made it clear that all devices must be turned off. Visitors to the Strangers' Gallery are not permitted to take them in.

Mobile phones are banned from Commons committees, the terrace, bars and restaurants. Traditionalist MPs still prefer to use that more ancient form of communication — the hand-written note.

Yesterday Ms Jowell apologised to Dame Janet. "I always turn it off. But I have just bought a new phone and I picked it out of the car in a hurry and just forgot."

Prince in plea for jobless young

BY ALAN HAMILTON

THE Prince of Wales yesterday went on the offensive against youth unemployment, asking business to support an expansion of his charity which offers the jobless voluntary work.

He attacked what he called the "terrible waste" of 600,000 unemployed people under the age of 25 and asked for support for his "millennium crusade" which aims to recruit 25,000 young people a year, two-thirds of them unemployed, to his Volunteers scheme.

St James's Palace said that the Prince had been pursuing broadly similar objectives to those of Frances Lawrence, widow of the dead headmaster, for nearly 20 years, ever since his Prince's Trust charity was first established.

The whole thrust of the Prince's efforts has been to help young people to succeed, to prevent them feeling alienated, and to make them recognise that they belong to society and have a role to play, one of his senior officials said.

The Volunteers scheme, launched six years ago and widely known as "Charlie's Angels", has so far put 12,000 young people through short courses to teach them communication and citizenship and to involve them in community projects. The expansion of the scheme has the backing of John Major, Tony Blair and Paddy Ashdown.

The Prince, addressing a conference of the Institute of Personnel and Development in Harrogate, said: "When I first started out on this particular venture I was motivated by the fact that we were the only country in Europe which did not provide our young people with the opportunity to contribute something to their country at one point in their lives. There is so much to contribute to, so much that

Continued on page 2, col 7



Howard to spend £3bn on new jails

BY RICHARD FORD

TWELVE new prisons costing £3 billion to build and run will be needed to cope with the prisoners to be jailed as a result of radical sentencing proposals announced by the Government yesterday.

The proposals met a barrage of criticism from penal reform groups and set Michael Howard, the Home Secretary, on a collision course with the judiciary.

The most radical sentencing proposals this century will introduce American-style minimum terms for persistent burglars and dealers in hard drugs, and automatic life terms for repeat violent and sexual offenders. The Bill also provides for greater supervision of sex offenders and will end the Home Secretary's power to veto the release of offenders, such as the boys jailed for killing James Bulger.

Mr Howard's plans would add 11,000 inmates to the prison population, expected to be 62,000 by spring. He said his Bill was the biggest step in the fight against crime.

Lord Donaldson, a former Master of the Rolls, said: "This will produce injustice, gross injustice in particular cases. It may be that the second offence, or indeed both offences, were committed under gross provocation, perhaps in a domestic context, [yet] they shall be sentenced to life imprisonment."

Howard's Bill, page 6



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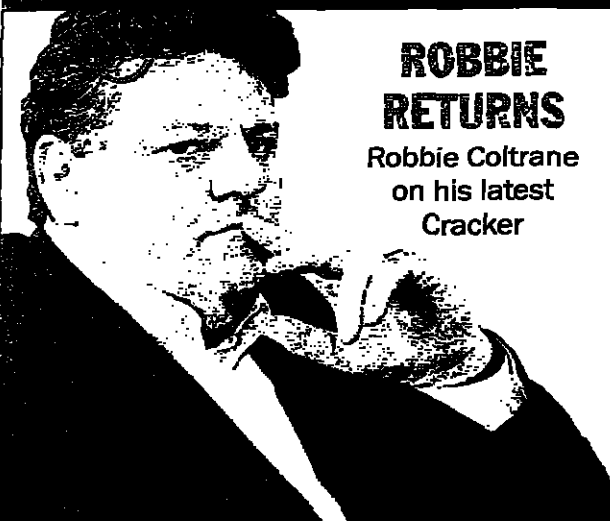
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Clarke warns Tory candidates
to toe line on single currencyBy Philip Webster
POLITICAL EDITOR

KENNETH CLARKE warned Tory candidates yesterday that opposing a single European currency in their general election addresses would "give comfort to their enemies".

In an interview in which he again dampened hopes of big Budget tax cuts, the Chancellor and Cabinet's leading pro-European urged candidates to stick to the agreed Government line of neither ruling in nor ruling out single currency but promising a referendum first.

Euro-sceptics have claimed that up to 100 candidates may express their antipathy towards monetary union. But Mr Clarke, who ruled out any change in Cabinet policy before the election, said that "sensible" Tory candidates would look at the consensus that had been achieved.

"They will see the eminent common sense of getting themselves behind that and they will not seek to help the Labour Party by disrupting it in the run-up to an election. My own advice is when you stand as a Conservative candi-

date, stand on the platform of the Conservative Party. You only give comfort to your enemies if you start varying it."

Mr Clarke, in an interview in the *London Evening Standard*, attacked Lord Tebbit for challenging the Government's wait-and-see policy. He said that Lord Tebbit would have been furious if, when he was chairman of the party, an elder statesman had been "rampaging about the country" disagreeing with the policies of the party.

Mr Clarke said he would

not use his Budget as a "pre-election Christmas tree". In his last interview before the Budget, he said: "I don't think people, when they listen to my Budget, are going to think this is a kind of brain-tub where I pull out some more money to be spent on this there, some tax to be cut off that. What they want the Budget to reassure them on is this healthy economic recovery."

Mr Clarke dismissed suggestions that his stance on Europe had spoiled his hopes of becoming Tory leader. "Politics depends both for

parties and people on having some clear principles, clear opinions on policy, sticking to them and delivering them. Anybody in the roller-coaster life of politics who spends his entire time wondering whether the next move is going up a bit or a bit down is completely wasting their time."

"If all the way through you have said clearly what you believe in, clearly what you propose to do and demonstrated that in practice, in office, you can deliver it, that on the whole is the best approach to politics."

Enough is
enough, say
Labour
posters

By Philip Webster

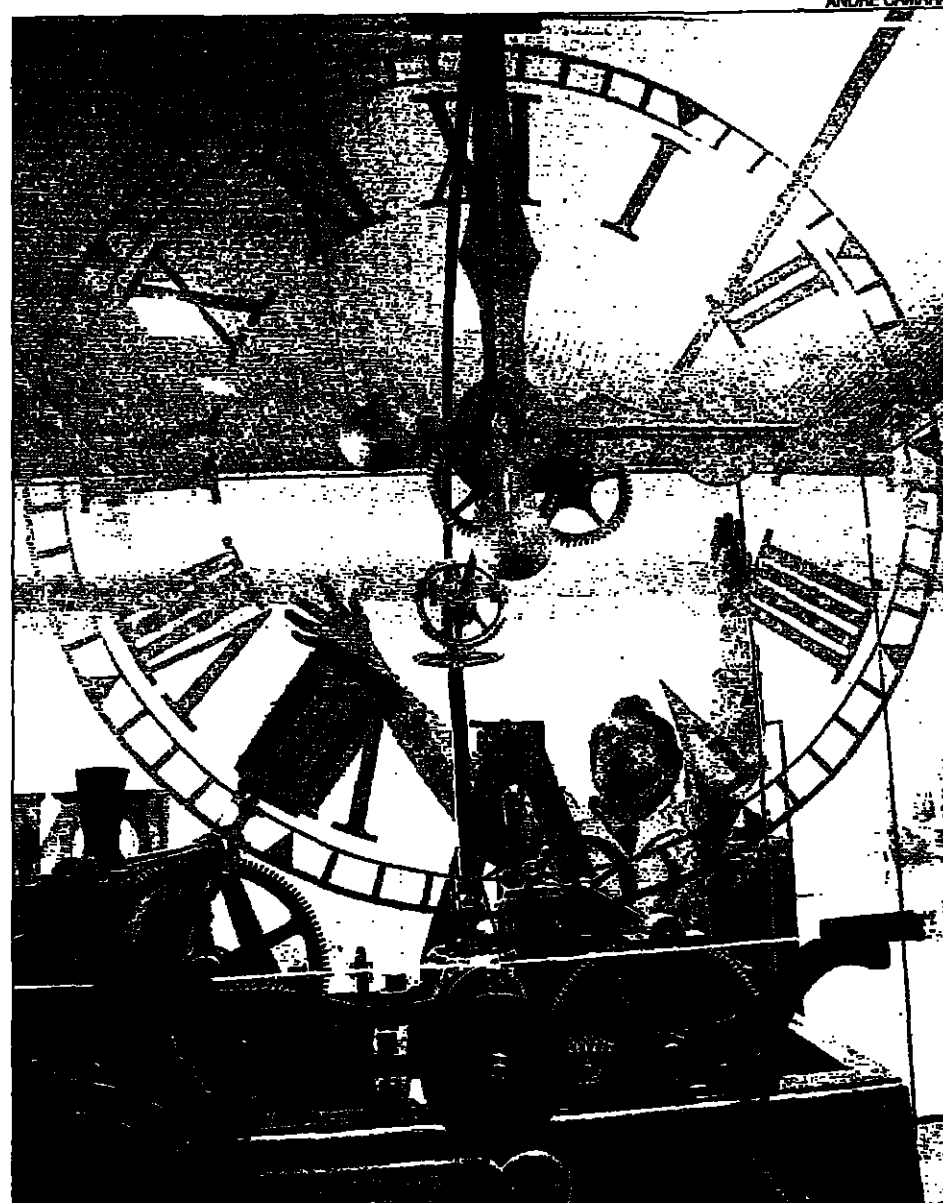
LABOUR is to launch its pre-Budget campaigning next week with posters that attack the Conservatives' record and carry the slogan "Enough is Enough".

A senior party source said that the aim of the nationwide campaign was to ensure that voters did not forget the alleged failings of 17 years of Tory rule. "We have to revive their anger."

Tony Blair hinted at the new campaign during the Queen's Speech debate in the Commons on Wednesday. He said then that the last hope for the Tories was a "massive collective attack of national amnesia". Issues covered by the new posters, devised by the BMP advertising agency, include tax rises, VAT on fuel, BSE, arms for Iraq and cash for questions.

The campaign has been drawn up as one of the counters to the Tories' Saatchi-inspired New Labour, New Danger series, which Labour strategists admit privately has made an impact, particularly with long-time Tory voters who had threatened to defect.

The Tories have intensified their "Opportunity Roadshow" campaign, launched by Mr Major in his party conference speech. Ten ministers were out in the field yesterday.



Time lord: Jonathan Betts, curator of horology at the Old Royal Observatory in Greenwich, adjusting the 1888 Turret Clock. Summertime ends at 2am tomorrow when clocks should be put back one hour to 1am, Greenwich Mean Time

Prince

Continued from page 1
needs doing, so many people that need helping, so much service that could be given. I want people in later life to tell or show their children, and maybe their grandchildren, too, what they did for their country, and be proud of it."

The Prince's immediate objective is to expand his Volunteers, so that by 2000 it will be taking 18,000 young unemployed people a year on 12-week courses, to mix with 7,000 employed people in the hope that one group can give something to the other. His aim is to persuade industry to release its employees, and keep paying them, while they join the projects.

"I have long believed that business has a major role to play in developing not only your own young people but also some of those unlucky enough not to have a job or sufficiently alienated to have fallen into a rather frightening sub-culture," the Prince said. "Believe it or not, you can make a difference with this problem. Quite simply, it is just too big to be tackled without your help."

At present Volunteers runs personal development programmes for 15 and 16-year-olds at more than 100 locations. Teams raising their own funds and choosing their own tasks perform a variety of community work, from refurbishing buildings to helping in day care centres. At the end of the course volunteers receive a City and Guilds "profile of achievement" certificate and, from next year, they will be able to work for National Vocational Qualifications.

NEWS IN BRIEF

Prescott
condemns
combat
knives

John Prescott called yesterday for a mothers' crusade to ban combat knives. The deputy Labour leader held aloft a vegetable knife and an 11 in Bowie knife, which he later handed to police, and ridiculed ministers for claiming that laws could not be drafted that differentiated between them. "This one you peel potatoes with. This one is concerned with the culture of violence," he said. He urged mothers to write to John Major, to argue for a ban. Council move, page 7

Governors resign

Two governors of Cheltenham College have resigned over the sacking of its headmaster after a fall in A-level performance. A meeting of 400 parents was told that the governors left because the decision to remove Peter Wilkes was made without their knowledge. The parents passed a vote of no confidence in the college council.

Homes destroyed

A dozen houses and the contents from up to 350 other homes were destroyed when a fire and explosion gutted Pickfords' furniture repository in Chester. The blaze melted road signs and Tarmac outside the building. A 100-metre length of terrace houses looked as if it had been bombed, with burned-out cars littering the scene.

Crash finding

Crash investigators have ruled out mechanical failure as the cause of the helicopter crash in which Matthew Harding, Chelsea Football Club's vice-chairman, the pilot and three of Mr Harding's friends were killed. Air accident investigation branch experts are trying to find out why the pilot, Michael Goss, 38, was flying so low.

Dounreay 'safe'

Dounreay nuclear plant yesterday dismissed allegations made by a former employee that the site's waste shaft was unstable and could cause a nuclear explosion. The UK Atomic Energy Authority insisted the shaft was safe "in the short to medium term" although it admitted past methods of storing waste would be unacceptable now.

Stillbirth hope

Magnetic resonance imaging could help doctors understand the cause of miscarriages or stillbirths without distressing the mother, doctors from the Middlesex Hospital suggest in *The Lancet*. The technique can be used instead of post mortem examinations, for which bereaved mothers often refuse permission.

Railway record

A model railway fetched £1,995 at Christie's South Kensington to an anonymous bidder. The price for Bournemouth Belle Pullman Train Set, which is so rare that some collectors even doubted its existence, is the highest paid for a Hornby-Dublo item. The set was part of a collection that fetched a total £134,607.

Germans to ban import of
sheep tissue from Britain

By Michael Hornsby, AGRICULTURE CORRESPONDENT

GERMANY announced yesterday that it is to ban the import and use of brains, spinal cord and eyes from French and British sheep over 12 months old as a safeguard against "mad cow" disease.

The precaution has been prompted by the possibility that the cattle brain disease, bovine spongiform encephalopathy (BSE), might have spread to sheep and could pose a risk to humans.

"This measure implements for Germany regulations which these countries have already applied to their own areas," a spokesman for the Health Ministry in Bonn said. It is to be put before the German cabinet next month. Britain has banned the con-

sumption of sheep heads since the summer but not spinal cords, which are still included in exported sheep carcasses. Last year Britain exported 140,000 tonnes of sheepmeat worth £283 million, of which Germany accounted for £15 million. About two thirds of sheepmeat exports are lamb, which would be under 12 months old and therefore not affected by the German ban. The Germans consider sheep under a year old to be too young to be infectious.

Brains, spinal cord and eyes are the only tissues thought likely to carry the infection. Peter Scott, general secretary of the Federation of Fresh Meat Wholesalers, which represents abattoirs, said: "If

other countries followed the German lead, it could create practical problems. Removing the spinal cord from sheep carcasses is more difficult than in cattle because they are normally exported whole and not split in half."

France, the biggest importer of British sheepmeat, has banned spinal cord from human consumption but allows the material to be imported, removing it on arrival in France.

The Ministry of Agriculture said: "We cannot comment directly on the German action. Talks have been under way for some time with our European partners to get agreement on standardised procedures for handling sheepmeat."

Gaelic TV station
prepares for the
£31m switch-on

By Audrey Magee, IRELAND CORRESPONDENT

IRELAND'S first Gaelic television channel goes on air next Thursday in defiance of complaints that the £31 million project to promote the Irish language is a waste of taxpayers' money.

Irish people from around the world have rallied to the new station's assistance. The Hollywood actor Gabriel Byrne, whose films include the *Usual Suspects*, is playing a leading role in an hour-long drama set in the 1960s. Opponents claim the station will be an expensive white elephant catering for a minority.

Tellif na Gaeilge will broadcast in Irish for more than four hours a day from a new headquarters in the west of Ireland, for 140,000 native Irish speakers who have been campaigning for their own station for 20 years.

The Galway-based station will show a mixture of Irish-made news, drama, culture, soaps, quizzes and comedy. The emphasis will be on youth

and making the Irish language accessible to schoolchildren learning the language. English subtitles will be available on teletext.

Jacqueline Ni Fhearghusha, an executive of Bord na Gaeilge, the Irish language board, said it would be a great boost to the Irish language movement which had witnessed a dramatic growth in the past ten years. Michael D. Higgins, the Minister for Arts, Culture and the Gaeltacht, said the station would "enfranchise the Irish-speaking community".

The language suffered a decline in the mid-1800s when famine struck and economic necessity forced the Irish to speak English. By 1861, only 24.5 per cent of the population spoke Irish. By 1911 this had fallen to 17.6 per cent.

But Irish is now back in vogue in an affluent and confident Ireland. Almost one third of the 3.5 million population claims to speak the lan-



Making the news: Grainne Seoige is a presenter on the station for the Irish-speaking community

guage. Four per cent are native speakers from the *gaeltachtaí*, the parts of the west and south where Irish is the first language. The rest are from urban areas such as Dublin where Irish language night-classes are booked up and young people are flooding to Irish dances. The number of Irish language schools for children has risen dramatically in 20 years.

Paddy Hartie, an MP for Fine Gael, one of the three coalition parties in government, said Tellif na Gaeilge

smacked of political favouritism and the £15 million annual subsidy would be better invested in Irish schools. "It is the most expensive white elephant ever constructed by an Irish Government."

Padraic O. Ciardha, of Tellif na Gaeilge, said that the station was getting a "pinchance" when compared with the £64 million annual funding given by the British Government to S4C, the Welsh language station.

Leading article, page 21

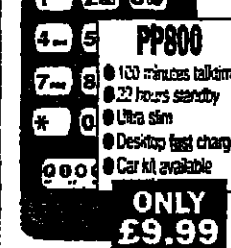
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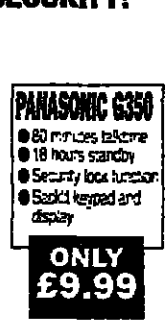
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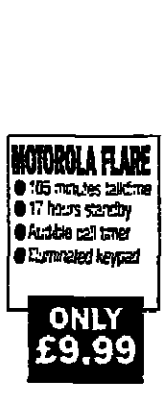
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NEWS IN BRIEF

Prescott condemns combat knives

President Clinton called yesterday's mothers' crusade to ban combat knives "a deploable and a deploable act". He said the use of combat knives is a "barbaric and a barbaric act". He urged Congress to ban the use of combat knives.

Authors resign

The authors of the book "The Book of David" have resigned from the Society of Authors. The book is a collection of letters from David to his mother, which he wrote when he was a child. The authors are the book's editors, who are also the book's authors.

Destroyed

The book "The Book of David" has been destroyed. The book is a collection of letters from David to his mother, which he wrote when he was a child. The authors are the book's editors, who are also the book's authors.

Judge opens way for £1 million compensation claim by couple whose life was ruined by bypass plan

Damages victory for couple who lost ideal home

By KATHRYN KNIGHT

A COUPLE whose £450,000 retirement home was rendered worthless by plans for a bypass won a court ruling yesterday that paves the way for a £1 million compensation claim.

Maurice and Audrey Balchin had battled through fruitless appeals since, in 1986, Norfolk County Council refused to compensate them for planning a road only yards from the back door of Swan's Harbour, their waterside home.

The Transport Secretary and the parliamentary ombudsman rejected their pleas

for help. But at the High Court yesterday Mr Justice Sedley said that the couple had been "innocent victims" of the scheme and found that the parliamentary ombudsman, William Reid, had been guilty of maladministration in his treatment of them.

It was the first successful challenge to a finding of the parliamentary ombudsman, and the ombudsman must now review how everyone from the council to the Transport Secretary dealt with the case.

Mr and Mrs Balchin, who are in their 60s, were close to

tears as they hailed the ruling as a victory for homeowners. They said that they had been telephoned by hundreds of people across the country with similar problems.

"Justice has been done and, if a victory has been won, it is for the thousands of homeowners across the country who are safer now than they were this time yesterday," Mr Balchin said. "I hope we are on our way to being compensated for what we've been through. All the money in the world cannot give us those years back. But what I want now is some security for the future, for my children, and to see my wife smile again."

The High Court was told that the "planning nightmare" had led to the collapse of Mr Balchin's chartered surveying business and had destroyed his wife's health. The couple, married for 40 years, had the five-bedroom house built on two acres at Wroxham and moved in in 1985. A year later, Norfolk County Council announced plans for a bypass between Wroxham and Hoveton, which would run through the garden of the neighbouring property.

The council purchased the adjoining property, but the Balchins were told that because the bypass did not run through their property they would not be entitled to the same treatment until after the road had been built. They were told that it would set a "dangerous precedent", Charles George, QC, told the court.

The house had been used as security for bank loans, which they struggled to repay after attempts to sell the property failed. The house was deemed



Maurice and Audrey Balchin outside the High Court yesterday. They hailed the High Court's decision as a victory for homeowners

worthless by estate agents. The financial strain forced them to abandon the house, which now lies overgrown and empty, to live on income support in a cottage miles away.

Ten years on, the bypass has not been built. Planners announced in June that the plan had been abandoned, a "cruel irony" which had come too late to help the Balchins, Mr George said.

The couple applied to the High Court for a judicial review of the ombudsman's ruling that there was no maladministration on the part of the Transport Secretary, who confirmed the road scheme without acting on a recommendation, from the inspector at a planning inquiry, that the county council should act sympathetically towards them.

In court yesterday, Mr Justice Sedley said that the ombudsman had failed to consider whether the Transport Department should have drawn the county council's attention to its new power to buy homes blighted by planning proposals. He gave the ombudsman 14 days to agree to reconsider the couple's case voluntarily. If he does not he will be ordered to do so, although the ombudsman was granted leave to appeal. The couple were awarded costs by the judge.

Outside the court Peter Sparkes, their solicitor, emphasised that the ruling was only the first step in the search for compensation. But he said that it opened the way to a possible £1 million for the injustice caused.

Barry Payton, one of the barristers involved in the case, said: "As the ombudsman now has to review this case, this leads to the probability that he will say there was maladministration on behalf of the Secretary of State. He can then recommend that there will be compensation for the injury caused to the couple."



Swan's Harbour, the Balchins' dream home, now stands empty on its overgrown riverside site

Drug raid nets Briton with £40m fortune

By RICHARD DUCE

DETECTIVES in Liverpool have helped Dutch police to arrest a millionaire businessman suspected of a plan to flood the streets of northwest England with drugs worth £100 million.

Among nine Britons being held in The Netherlands yesterday was Curtis Warren, 32, who has long been under surveillance by Merseyside police. If convicted, he would be one of the biggest players in the region's drug-smuggling trade.

Mr Warren, whose personal fortune is estimated as high as £40 million, was arrested with a Colombian and a Russian woman in a series of raids across The Netherlands. He is now a Dutch resident in Amsterdam and it is unlikely that any hearing against him will take place in Britain. Police said last night there were no extradition plans.

Mr Warren was suspected five years ago of involvement in a plot to smuggle £150 million of cocaine into Liverpool from South America. He was acquitted of drugs charges at Newcastle Crown Court.

Mr Warren, married with a child, owns property in the revived Liverpool docks area and a house in Wirral. He is also believed to have property in Spain. Officers of the North West Regional Crime Squad were said to be "cock-a-hoop" at the arrests.

Wife who fears death by stoning wins asylum plea

By A STAFF REPORTER

A BATTERED wife from Pakistan who fears stoning to death if forced to return home won a High Court decision yesterday that could pave the way for more women in her position to claim asylum.

A judge ruled that wives rejected by their husbands for alleged adultery in such circumstances were "a social group" entitled to protection in this country under the 1951 UN refugees convention.

An immigration lawyer said later the judge's decision had widened the previous narrow legal definition of a social group and would have important significance for other asylum seekers.

Acknowledging that his decision could add to the number of asylum seekers coming to Britain, Mr Justice Sedley said the asylum system was already "groaning under other burdens".

That called for "scrupulous attention" being given to every claim, but it could not "redefine the meaning of the convention", he said. The judge was allowing an application by Mrs Syeda Shah, of Caning Town, east London, for her asylum case to be considered by the Immigration Appeal Tribunal.

The tribunal itself refused the request in August last year after a special adjudicator ruled that, although she had already been persecuted by her husband and there was "a

reasonable expectation" she would be persecuted again, she was not part of a social group entitled to asylum under the convention.

The adjudicator was brought in after the Home Secretary initially refused her claim for asylum. Quashing the appeal tribunal's decision and ordering it to hear Mrs Shah's case, Mr Justice Sedley described how Mrs Shah, who had been brought up partly in Britain, returned to her homeland as a 17-year-old to marry.

After having six children, she was driven out of her home "after years of violence". Arriving back in Britain she found she was pregnant.

The judge said Mrs Shah "credibly feared" that if she returned to her husband she would be accused of conceiving the child adulterously and could be exposed to trial under the sharia laws, which prescribed stoning to death for adultery.

The judge said the Secretary of State's decision letter gave as a reason for refusing her asylum application, "without a trace of irony", the fact that "since 1988 no individual has been punished by the authorities by use of the death penalty for adultery".

The judge warned Mrs Shah that her appeal was not bound to succeed, but she was to be judged by a test which had "a broad, humanitarian purpose".

Briton discovers supernova after listening to Oasis

By ANJANA AHUJA

WHEN Mark Armstrong first noticed a speck in the sky through his telescope, he thought it might be an asteroid. He contacted a fellow astronomer who passed the word to another in Australia. Yesterday he was being fêted as the first British astronomer, professional or amateur, to discover a supernova.

Mr Armstrong, 38, an unemployed civil servant from Rolvenden, Kent, spotted the exploding star at 3.17am (BST) on Thursday. Another glance an hour later showed the bright speck was not moving, ruling out the possibility that it was an asteroid.

By 4.45am, Mr Armstrong was on the telephone to Guy Hurst, a bank manager from Reading who is used to being woken up in his capacity as head of the UK Noval Supernova Patrol. Mr Hurst sent out an alert to a informal network of like-minded amateurs around the world. Within nine hours of Mr Armstrong's first sighting, an astronomer in Australia

had confirmed something intriguing was indeed afoot. Final proof came from the European Southern Observatory in Chile, which provided irrefutable evidence that the star was exploding. The International Astronomical Union, the governing body which monitors and approves such discoveries, gave its blessing to Supernova 1996bo on Thursday night.

Mr Armstrong, who shares the glory with a group of professional astronomers at the Beijing Observatory, said yesterday: "Only a few days ago I had the radio on, and Champagne Supernova by Oasis came on. I was convinced I was going to spot something." He said he normally listened to Led Zeppelin during his long watches.

Mr Armstrong and his wife Claire, a tax inspector and astronomy enthusiast, spend almost every clear night observing the sky, sometimes until 5am. They have built a wooden observatory with a sliding roof which houses a 10in. remote-controlled tele-

scope. The telescope, with attached camera, is rigged up to a computer. They are relative newcomers to the hunt for supernovae, and have only been looking since June 1995. Since then they have examined 500 galaxies during a total of 290 hours.

Supernova 1996bo lies in the far-off galaxy NGC 673. It is the brightest of the 67 supernovae discovered this year, and is expected to brighten over the following weeks before waning again. Brian Marsden, director of the Central Bureau of Astronomical Telegrams, ranked Mr Armstrong's discovery as the most important supernova this year.

"This is a real coup for Mr Armstrong and for British astronomers," Mr Marsden said yesterday. "I am pretty certain he is the first British astronomer, professional or amateur, to spot a supernova, and you can't get a more dramatic discovery than that. Usually the discoveries are made by the Australians, Japanese or Americans."

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4 HOME NEWS

Drug tests on babies halted after blunder over dosage levels

By NIGEL HAWKES, SCIENCE EDITOR

TRIALS of a drug designed to save babies from brain damage have been halted after they were given double the intended dose.

Fourteen babies died but NHS experts say that the overdose was not responsible for the deaths, which would have happened anyway. Nevertheless, Professor Malcolm Levine, of Leeds University, the project co-ordinator, stopped the trial last month when the error came to light. By then, 53 babies had taken part in the international tests and half had been given the drug, magnesium sulphate.

The study was set up last December and involved doctors in Europe, South Africa and Hong Kong. Twenty-five hospitals in eight countries were involved, including 15 in Britain. The aim was to assess the possible benefits of magnesium sulphate in reducing brain damage in babies starved of oxygen during birth. The condition affects

one in 1,000 babies and can have serious consequences. Even those that survive may suffer brain damage with long-term effects.

The aim of the trial, financed by the Medical Research Council and the NHS Executive, was to recruit 75 babies, giving half the drug, the other half a placebo, and comparing the results.

On August 23 a baby given magnesium sulphate in a Finnish hospital suffered breathing and heart complications. The same happened in Sweden on September 24 and the trial was stopped the next day. Both babies were resuscitated but one died.

Analysis showed that 14 of the 53 babies who took part died. The NHS Data Monitoring Committee investigated whether the deaths were a result of the blunder but cleared doctors of responsibility.

Rachel Chapman, a spokeswoman for the tests, said:

"Magnesium sulphate is a normally-occurring substance in the body and what doctors were doing were boosting the levels in these babies. Magnesium sulphate is a safe substance used for 60 years on pregnant women to suppress labour and treat high blood pressure. Studies in the US suggest babies of the mums who have been given it have less risk of cerebral palsy."

"The error happened when the drug was ordered. It came as a result of confusion over different ways of describing the drug formulation."

She said the adverse reaction of the two babies in Scandinavia was not unusual for that condition. "Half these babies are going to die anyway. But it became clear the babies had been given twice the dosage intended."

After an independent review by expert assessors who would report to NHS chiefs, the pilot study could be resumed, she said.



Ian and Chrystal Embury outside the house they bought nine years ago for £26,000. They blame criminals for its fall in value to £5,000

House prices fall 80% in 'Britain's worst street'

By PAUL WILKINSON

HOUSEHOLDERS in an area blighted by crime have seen the value of their property fall by 80 per cent in less than ten years.

The houses in the Redvers Street Edwardian terrace in Beswick, Manchester, once sold for £26,000. Now the activities of burglars, prostitutes and street gangs have brought the prices down to £5,000.

Many of the houses have been sold to private landlords who leave them

boarded up and empty. They then attract vandals and squatters.

Ian Embury, who lives there with his wife, Chrystal, and their two children, said: "This must be the worst street in Britain. Things are so bad that our children aren't allowed out of the house to play. My wife doesn't feel safe when she's alone. People here are trapped. We'd go tomorrow if we could afford to but who would buy a house here now?"

His neighbour Leonard Hockey said: "I'm just a private tenant, but my

home has been targeted every night because I refuse to give £20 protection money to a gang of teenagers. I've had lumps of concrete and bricks thrown through my windows and now I put metal grilles over them."

Martin Ellis, deputy branch manager at Edward Mellors, a local estate agent, said: "Mr Embury and his wife came to us for a valuation but although he bought the property for £26,000 nine years ago he'd be lucky to get about £5,000 now. When residents call me for a valuation I can

virtually quote a price over the phone. The area is in a terrible state. We sold one house for £3,800. It had squatters in it and all the floorboards were up."

"The only people who buy property like that, buy for cash then let it out to people on benefit. It becomes a vicious cycle of repossessions, empty homes and squatters."

Manchester City Council said that it had set up a working party to examine the problems in the Redvers Street area and elsewhere in the hope of reversing the decline.

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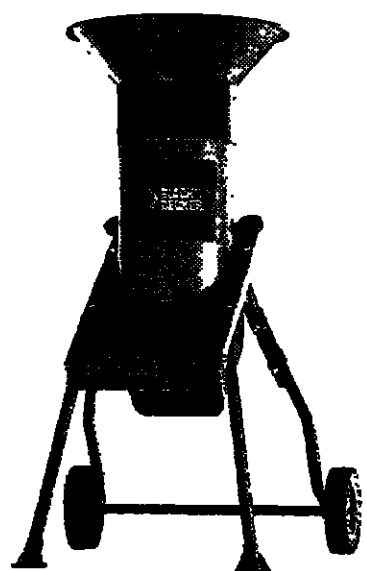
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NEWS IN BRIEF

Judge told to ignore drama of Nepali boy

A High Court judge reserved his judgment until the week after next in the case of the Nepali mountain boy, adopted by a millionaire, who is contesting deportation. Mr Justice Laws was told yesterday that Jayaram Khadka, 19, should be treated no differently from any other young orphan who had no right to stay in the country.

Neil Garnam, for the Home Secretary, added: "The dramatic tale of a rescue on the mountain, the castle in the forest where he lives, the native boy brought up as an English gentleman: these aspects are of limited relevance."

Boys' club indecency inquiry

Two former officials at Celtic Boys Club, the youth wing of the Glasgow football club, face charges of indecency dating back several years, Strathclyde police said yesterday. A statement said: "We can confirm that a 61-year-old man and 49-year-old man are the subject of a report to the Procurator Fiscal." It is understood that the pair are Frank Cairney, the former general manager, and Jim Torbett, a former administrator.

Ex-soldier banned from GCHQ

A High Court judge has told a former soldier who served six years in the Royal Armoured Corps that he has no legal right to challenge a government rule which bans him from working at GCHQ, the intelligence centre at Cheltenham, Gloucestershire. Luigi Manelli, 34, who was born in Britain, is barred because his parents are foreign. His mother is German and his father Italian. The couple settled in Britain in the late 1950s.

Impersonation student faces jail

A student who spent two weeks in prison after impersonating a friend in court will be sentenced next month for perverting the course of justice. Tony Famurewa, 19, of southeast London, admitted the charge at the Old Bailey yesterday. He had appeared in place of his friend, Mark Williams, before Camberwell magistrates on charges of drink-driving. He was held in jail because the court was told that Williams was wanted for other offences.

Five held over Guerin killing

Irish police investigating the killing of the Dublin journalist Veronica Guerin, who was shot dead in June, have arrested five people in Cork. They were taken to Dublin and questioned by police about drug-smuggling. Ms Guerin is believed to have been killed by drug-dealers worried that she might uncover details about their international operation. Last week a man was charged with conspiring to murder her.

Head girl posts writ on school

A head girl posted a copy of a writ at her school yesterday to try to prevent its closure. Fiona Thake, 17, found the doors of York College for Girls bolted but said she would serve the writ proper on Monday. She is claiming breach of contract because she was led to believe that it would stay open long enough for her to sit her A levels. The Church Schools Company said last week that it would close the school at Christmas because of a decline in student numbers.

Chris Evans figures reach 7m

Audiences for Chris Evans's breakfast show on BBC Radio 1 have reached an all-time high of more than seven million a week, despite complaints about his risqué remarks on air. Radio 1 had total listening figures of more than 11 million. A successful Promenade Concerts season helped Radio 3 to reach some of its best audience figures: more than 2.6 million people a week tuned into the station while the Proms concerts were on.

Concrete slab victim transferred

Simon Willmott, 22, who was seriously injured eight days ago when a slab of concrete was dropped on to his car from a bridge over the M3 has been transferred from hospital in Surrey to the Royal Brompton Hospital in London, which specialises in heart and lung conditions. He was in a critical but stable condition last night. His parents have urged parents who may suspect their children to come forward.

Angry mother confronts Ford

A woman confronted Ford managers on their stand at the British International Motor Show in Birmingham, armed with a dossier of papers backing her claim that her daughter's N-registered Fiesta kept stalling. Dorrie Mottram wanted a replacement under the company's pledge that, if it fails to solve a problem within three attempts, it will exchange the car for a new one.

Wedding gets off to flying start

A vicar tripped over a Bible and broke his foot minutes before beginning a wedding ceremony. Father Rodney Chapman crashed into the aisle at Normanton Parish Church, west Yorkshire, cutting his head and breaking his glasses as well as a bone in his foot. Despite the pain and with blood pouring down his face, he married Scott Niesyry and Paula Dunn before going to hospital.

Wartime gunner buried at last

BY MICHAEL EVANS
DEFENCE CORRESPONDENT

A WARTIME gunner who was killed more than 50 years ago when his Lancaster bomber crashed was buried yesterday.

Sergeant Robert Banks died after the bomber collided with another Lancaster soon after midnight on March 2, 1945, during a training flight over Lincolnshire. He was listed as missing, presumed killed.

The remains of Sergeant Banks, who came from Kensington, west London, and died at the age of 31, were discovered last year when archaeologists found the wreckage of the Lancaster near Sleaford while excavating the wreck of another Lancaster. He was buried with full military honours at a ceremony in Cambridge city cemetery. Members of 207 Squadron, who were based with Sergeant Banks at RAF Spilsby, were at the funeral.

Only six of the eight-man crew of his Lancaster were officially identified at the time of the crash. Another body remained unidentified and was buried in Cambridge as an unknown airman. However, the discovery of Sergeant Banks's remains enabled the other body to be identified as the Lancaster's bomber, Flight Sergeant Arthur Henderson.

His sister, Jennie Studholme, 68, attended a separate ceremony held at the same RAF burial plot in Cambridge, at which a headstone was dedicated to Flight Sergeant Henderson.

An RAF spokesman said: "When the body of an airman is recovered it is irrelevant whether the death occurred yesterday or 50 years ago; the remains are treated with equal reverence."

Shopping trip made a world of difference to fast lady who liked adventure

Never mind the frock, how much is that plane?

BY ROBIN YOUNG

IT WAS one of those impulse buys that can happen while shopping in Bond Street. The Honourable Mary Bruce was in town looking for a nice new frock, when instead she noticed a showroom with a light aircraft for sale at a terribly reasonable price.

Mrs Bruce, then 35, went away to try on a dress. It did not suit her. The plane did.

That moment in 1930 was the beginning of an adventure for an intrepid English eccentric who became the most inexperienced pilot ever to circumnavigate the globe. After qualifying for her Class A pilot's licence in the minimum 40 hours flying — all within three miles of her local aerodrome — she took off the same year on a 16,500-mile flight around the world in her £550 Blackburn Bluebird, crossing 23 countries on three continents.

Now memorabilia from her flight are being put up for auction by her family. The items include a 78rpm record of Mrs Bruce recounting in cut-glass tones her experiences facing death in her tiny pleasure craft. One of her few complaints was that she attracted such interest whenever she made an arranged stopover that crash-landings were the only way to find the time to have a haircut.

Mrs Bruce, from Bradford-on-Avon, Wiltshire, was no stranger to adventure. Paul Vinay, managing director of the auctioneers Woolley and Wallis, said: "She was a complete eccentric. She loved anything with an element of danger in it, right from when



The £550 Blackburn Bluebird that took Mrs Bruce across 16,500 miles. Memorabilia from the flight are to be auctioned by her family next month

her pony bolted when she was a child.

"She was one of the first women to buy a motorcycle, and was always being hauled up in court for speeding down country lanes with her dog in the sidecar. She took to driving cars when she married the racing driver Victor Bruce in 1926. As a couple they once drove as far as they could into the Arctic Circle before they ran out of road."

In 1927, spurred on by her husband, Mrs Bruce won the Coupe des Dames in the Monte Carlo rally. Two years later, she set a non-stop record by covering 674 nautical miles in a powerboat. Then came the moment she spotted the plane on sale in Bond Street.

She later recalled: "I asked the price, then I left the shop. A little down the street I saw a marvellous frock in another window, so I went in. Well, the frock did not suit me one

bit, so I went back to the aeroplane showroom."

"I asked the man, 'Will this take me round the world?' He said, 'Of course, madam.' So I went home and looked at the map." Within a week, she was flying solo.

The scratchy recording of Mrs Bruce reading entries from the flight log includes this memory: "8am. Another sight of land now. 8.15: Oil failing rapidly. Great doubts whether she will hold out long enough to reach the land. This may be my end as the oil pressure is down to naught."

"8.30: See land in the distance. I fear the engine will fail before I reach it. 8.45: Have reached the coast and am about to make forced landing in the sand."

After one mishap near Portland, Oregon, she wrote: "The only chance I have to get my hair cut or write is when I crash. Everybody works me to

death at every town I arrive at, and I am so tired sometimes I can hardly fly."

In 1933 she successfully completed one of the world's first mid-air refuelling manoeuvres. Back on land and in need of a new challenge in 1939, she triumphed in a showjumping event in the Royal Windsor Horse Show.

Even old age did not slow her down. She found time to write five books, including an autobiography entitled *Nine Lives Plus*, and at the age of 78 she was driving around Thruxton motor-racing circuit, near Andover, Hampshire, at 110mph. She died, aged 94, in 1990.

The sale memorabilia includes five folders of press cuttings, her pilot's licence, log books and a model she built of her plane. The single lot is hoped to fetch £5,000 to £6,000 in Salisbury, Wiltshire, on November 6.



Mary Bruce: the most inexperienced pilot ever to circumnavigate the globe

Naval tradition cut short with last Trafalgar night

BY MICHAEL EVANS, DEFENCE CORRESPONDENT

THE Royal Navy has performed the last of one of its great traditions, celebrating Trafalgar night in the Painted Hall of the Royal Naval College at Greenwich, which is to be closed next year because of defence cuts.

Nearly every famous British sailor has been associated with Greenwich, but Trafalgar night — Admiral Lord Nelson's night — was always the occasion when the great and the good of the Royal Navy gathered in the famous hall to honour Britain's most celebrated seaman.

Admiral of the Fleet Lord Lewin, former First Sea Lord

and Chief of the Defence Staff, who addressed 350 people in the Painted Hall for the last Trafalgar night party, said: "There are only two places to be on Trafalgar night — in Nelson's cabin in *HMS Victory* or in the Painted Hall."

In 1805 Nelson's body lay in state in the hall, then part of Greenwich Hospital. Thousands of people came to pay their respects.

By July next year most of the staff at the Royal Naval College will have gone, with the three Service staff colleges being amalgamated. Temporary premises for joint staff training are being provided at

the RAF's staff college at Cranwell until a permanent site is found.

Sir Angus Stirling was appointed chairman of a trust that will decide the future use of Greenwich. The National Maritime Museum and the University of Greenwich have both shown an interest in moving into the Christopher Wren buildings but no decision has been made.

The celebrations on Thursday were crowned by the sound of gunfire as a huge fully rigged chocolate ship with sparklers flashing in the bows was paraded around the hall.

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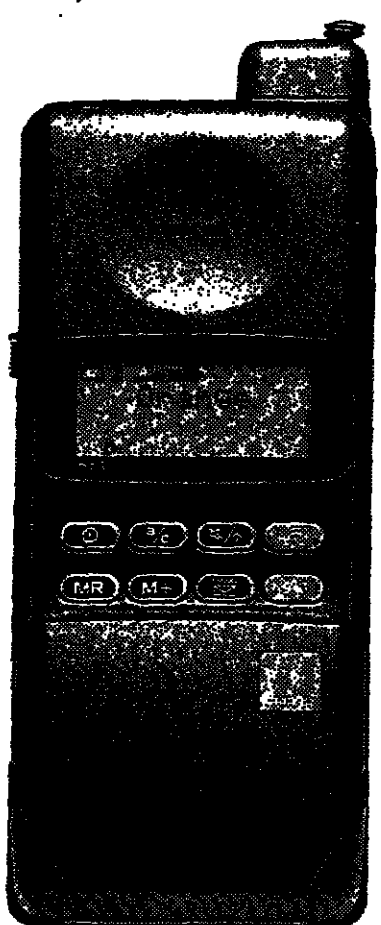
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There's a great deal going on

The Prince of Wales is following in the footsteps of his ancestors with his call to improve young lives

Mixed results when royalty crosses the class divide

BY ALAN HAMILTON

MODERN royalty has a tradition of descending from its heights to dip a toe in the murky pool of its subjects' misfortune, with results that range from the patronising to the practical.

The Prince of Wales's proposed millennium crusade to help the young to develop new skills may directly improve many lives. In contrast, his great-uncle Edward VIII was a handwinger, although all biographers maintain that he had a genuine sympathy with the poor and the unemployed of the Depression years.

Most memorably, confronted with urban squalor on a visit to South Wales mining villages in the dying weeks of his brief reign in 1936, he declared: "Something must be

done." Cabinet ministers were wary of the King's excursions to his country's more tattered fringes. Ramsay MacDonald noted in his diary: "These escapades should be limited. They are an invasion into the field of politics and should be watched constitutionally."

The King was undoubtedly affected by what he saw. He wrote to his mother, Queen Mary: "The visit was very strenuous and heartrending, but the spirit of these poor people is marvellous." Nothing, of course, was done; the King was preoccupied with a woman, and by the December of that year he was gone.

His capacity for inaction was in the sharpest contrast to his brother, who became George VI. As Duke of York, he was actively and passionately interested, not so much in unemployment, but in breaking down class barriers among the young. His annual camps for 400 boys brought together pit lads and public schoolboys. After some initial uncertainty on both sides, they became a great success, constantly oversubscribed, until the outbreak of war put paid to them for good.

After the First World War, with unemployment near 10 per cent, the Duke had become president of the newly formed Industrial Welfare Society, which sought to improve the lot of the factory worker. During a visit to McVitie and Price's biscuit works in Willes-



Breaking down barriers: Edward VIII visits Welsh coalminers in 1936, and the future George VI in 1932 at the camp where public schoolboys met factory apprentices



den, north London, in 1919, he conceived the notion that post-war bitterness and dissent were partly a result of high unemployment — which he felt he could do little about — and partly a result of class prejudice.

His first step was to organise a series of inter-class football matches in the hope they would break down barriers. A team of apprentices from a South Wales steel-works played the boys of Westminster School, resulting in a 0-0 draw and the discovery of much unexpected common ground. But the Duke saw that, to get to know each other

properly, they would have to live together.

He found a campsite in a redundant aerodrome at New Romney on the Kent coast, and invited 100 public schools and 100 factories to send two boys each. They assembled in the Royal Mews at Buckingham Palace amid much trepi-

dation, many of the industrial boys wearing bowler hats. But the week-long camp was a great success and became an annual event, moving to Southwold Common, Suffolk.

The Duke wrote that his camps were "playing a part in oiling the wheels of industry with good fellowship and un-

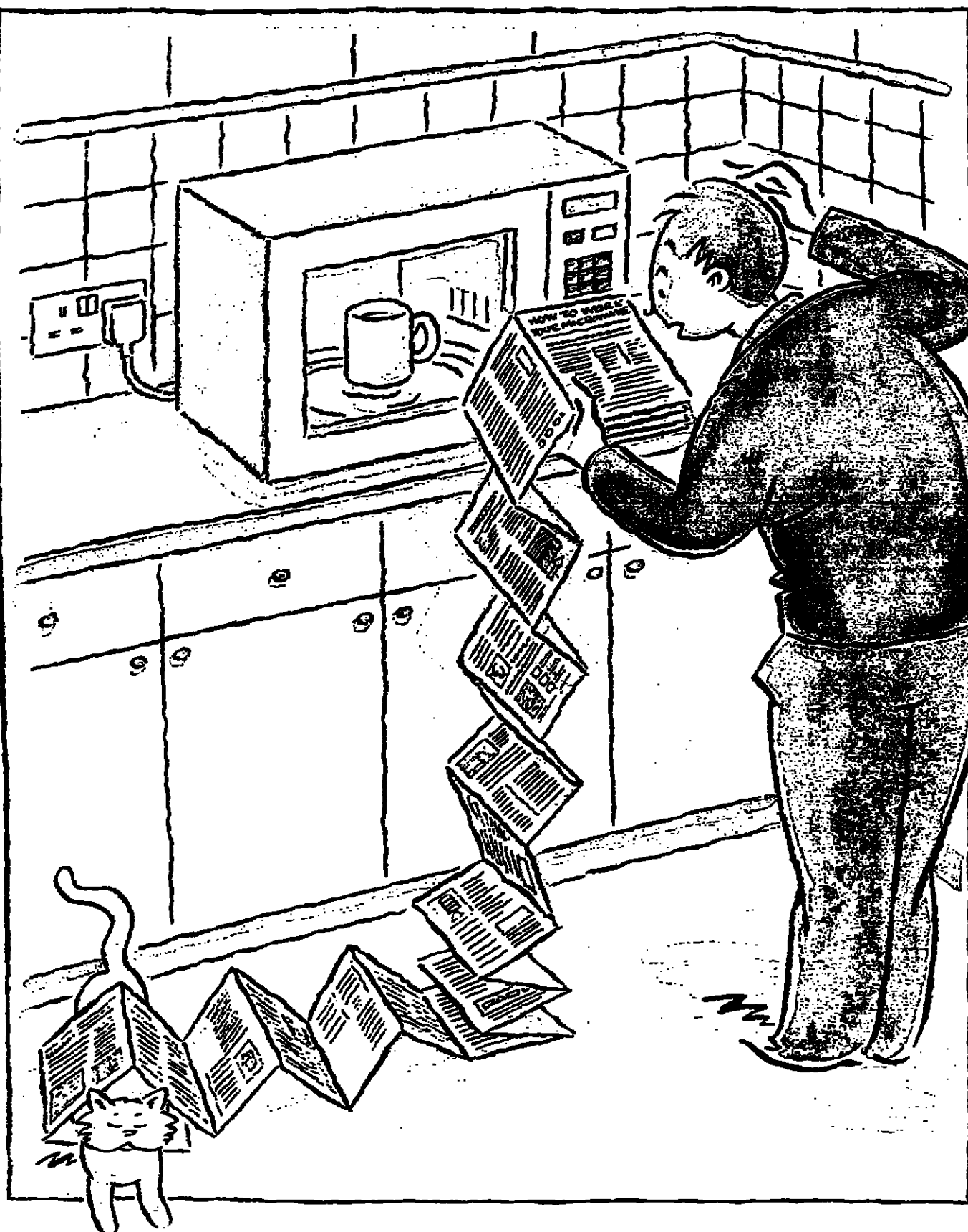
derstanding". A boy who attended the first camp agreed: "The public schoolboy came to know his brother, the factory hand, as a keen sportsman and staunch comrade. This came at a time when it was much needed, when men are striving after a false shadow of democracy which tends to

wards Bolshevism, when the classes are at loggerheads."

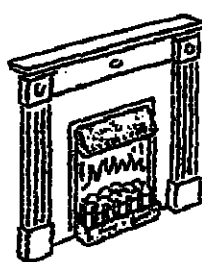
Nipping Bolshevism in the bud may not be the first priority of the present Prince, but his aims are not entirely different from those of his grandfather.



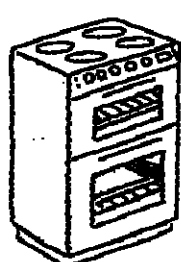
MacDonald: he was wary of Edward VIII



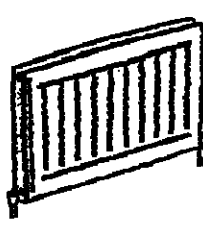
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Most volunteers find better life after Trust work

BY DOMINIC KENNEDY, SOCIAL AFFAIRS CORRESPONDENT

THREE quarters of unemployed youngsters who become Prince's Trust Volunteers escape the dole queue within a year, the charity said yesterday. Many others, who are already working when they join the scheme, win promotion when they return to their employers.

Kelly McCabe, 18, of Richmond, Yorkshire, learnt abseiling, canoeing, play-writing, teamwork and lateral thinking. She has met a mayor, MPs and businessmen. She said: "It did build up my confidence. Now I could go up and talk to anybody. I have found a job as a barmaid in a nightclub, and I've also started studying performing arts at college."

Kevin Potter, 24, of Norwich, who spent two weeks caring for a man crippled by a stroke, was promoted from "office runaround" at a bank to become a corporate officer. The "personal development

programme", usually lasting 60 days, is run at 120 locations. Unemployed and employed people perform useful tasks, go on an outdoor residential week and learn to raise money for their activities.

The volunteers are aged 16 to 25. Employers sympathetic to the Prince pay about £1,000 for their workers to attend a course while keeping their normal salaries. Volunteers get a City & Guilds "profile of achievement" but the Prince's Trust is keen to introduce NVQs as well.

Joan Payne, an unemployment expert at the Policy Studies Institute, said that the most successful schemes to improve job prospects involved putting people in real workplaces or training them for formal qualifications.

The Employment Department concentrates its efforts on the long-term unemployed, with a further 100,000 "workfare" places promised.

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Jesus were a tyke, tha knaws, declares Yorkshire Gospel

By RUTH GLEDHILL
RELIGION CORRESPONDENT

CONFIRMATION of what Northerners have long suspected — that Jesus was a Yorkshireman — is provided this week with the publication of the Gospels in Yorkshire dialect.

As if Hebrew, Greek, Latin and King James's English were not hard enough for biblical scholars to master, they must now grapple with phrases such as: "Nar ther wor a two-a-thri shepherds 'oo 'r same neet 'appened ter bi aht 'r 'r fields near Bethle'em, sitting rahnd ther 'campfire."

Joseph is a joiner 'livin' 'r Neazareth, that wor in 'r North, tha knaws "Jesus is 'r 'babbly born in a mistal", a lodg-ing offered when 'r landlord taks another look at Mary, sees 'r state 'r lass is in, an' 'e suddenly bethinks 'issen."

"'r shepherds 'find 'r babbly ligg'in in a manger", and John 'r Baptist is "a reight character, bi all accaunts, 'oo lived aht 'r 'r desert, near 'r River Jordan." The command "Take up thy cross and follow me" has become: "If onny on yer wants ter foller me, 'e mun ferget all abaht 'issen, an' bi ready ter tak up 'is cross - an' suffer same as me."

Ee By Gum, Lord!, by Dr Arnold Kellett, a Methodist lay preacher who was a finalist in *The Times* College of Preachers Preacher of the Year award, is not intended to be a gimmicky send-up of the gospels, says the Yorkshire-based publisher Smith Settle. Rather it is "a serious attempt to bring out the meaning of familiar passages."

Jesus calming the waves of Galilee is now: "Jesus stood up an' seemed ter bawl aht a soorat o' command ter 'r wind an' 'r waves — an' by Gum! Bit bi bit, 'r storm bated." 'r Lord's Prayer ends with: "An' all 'r Bahr, an' all 'r Glooiary, Ferriver and iver... Aue! It is that!"

Dr Kellett, former head of modern languages at King James's school, Knarsborough, where he has twice been elected Mayor, says the robust Yorkshire speech is the



The book is not a gimmick, says the publisher, but a serious attempt to bring out the meaning of familiar passages



equivalent of how the people of Galilee must have sounded, using the down-to-earth language of fishermen and farmers.

According to the Bible Society, the Bible has been published in 349 out of the world's 6,000 languages and the New Testament in 841. This is the first in Yorkshire dialect.

Dr Kellett will on Wednesday join four others in the final of the Preacher of the Year Award at Southwark Cathedral. The finalists, chosen from more than 250 entries, will preach for ten minutes before a judging panel chaired by the Right Rev Michael Turnbull, the Bishop of Durham, and including John Gummer, the Environment Secretary, and Sir Ludovic Kennedy, the atheist and broadcaster.

The other finalists are Father William Anderson, the only Roman Catholic and a canon at St Mary's Cathedral, Aberdeen; the Rev Christopher Burkett from Cheshire; the Rev Bernard Thomas from the Church in Wales; and Anne Peat, a lay preacher from Rickmansworth, Hertfordshire. Each will preach on a different text from the Psalms.

The final will be marked by the publication of *The Times Book of Best Sermons* (Cassell £9.99), containing the 30 shortlisted sermons and last year's winning sermon by the Rev Barry Overend from Leeds. The winner will receive a sculpture of a dove, representing the Holy Spirit, commissioned from Ros Stracey.



Kellett: lay preacher and former language teacher

At Your Service, Weekend page 15

Credo

Christ's love leads us on path we may fear to tread

Jeremy Vine

TWO things happen next week: it is Hallowe'en, and my wife is 30. I am not sure which is scarier.

Any reminder of the speed of life, particularly a birthday with a zero in it, is bound to bring a twinge of terror. Hallowe'en is more spooky than scary, although the horror film of that name was as horrible as any I can recall.

In the Bible the apostle John says: "Perfect love casts out fear." These are words that strike a chord because I always had trouble believing that the opposite of love was hate. Hate suggests mutual attachment, just like love. Hate, surely, is a force for connection. Fear is the opposite — a recoil. To really hate God requires faith as strong as any preacher's.

A panicked neighbour rang a few weeks back.

"There is a spider on my staircase and I am trapped in my lounge. Please come quickly." I entered her flat cautiously, only to find a pitiful little creature. Afterwards I asked her: what if there had been no one to help you? "Well, last time there was a spider. I called the police," she replied.

People are terrified by different things. Sometimes big people are frightened of little things, and then you find small people who are frightened of nothing. Some are driven to God by fear alone: maybe the fear of being trampled in a Harrods sale-style stampede to Heaven, or of some scaring judgment and then the waste disposal chute into the River Styx. Or perhaps just fear of being alone, here and now.

My fear is not being wrong about everything.

but being right. If, as I have been led to believe, the resurrected Christ exists and has already pencilled in a rendezvous with me beyond the grave, I am not sure how I will explain the fact that my life contains more wrong turnings than Hampton Court's maze.

Which is why I keep coming back to those words from John. Remember that perfect love casts out fear. I am assured that there is nothing more to it than the love of Christ: nothing else is needed. In fact, the text never spells out precisely whose love is supposed to be perfect, ours or his, but since a divine demand for perfect love would leave most of us pleading bankruptcy, I think it must be his.

Jeremy Vine is a political correspondent at the BBC

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The government is so keen for you to save for your retirement that it's giving away money - pots of it - to encourage you. I always thought of myself as reasonably switched on about these things but I had no idea how much the tax savings are actually worth.

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By DAVID CHARTER, EDUCATION CORRESPONDENT

*Read about the
secret lives of
the Lottery
millionaires — in
The Sunday Times,
tomorrow*

The study, commissioned by the Joint Council for the GCSE, concluded: "There is

The students were not asked directly whether they had cheated. When asked: "It is easy to cheat at coursework?",

Assessment Authority said it had no evidence that attempted cheating in GCSEs was widespread.

The Lutyens design was realised only as a wooden model, left; Gibberd's concrete concept was built instead

By PAUL WILKINSON

Most people today are aware of the modernistic shape of Liverpool's Roman Catholic Cathedral, irreverently known as Paddy's Wigwam. Fewer are

A model made in the early 1930s of the Metropolitan Cathedral of Christ the King has lain unregarded in various storerooms for most of the intervening years. Yesterday it went on show for only the third time, this time at the city's Walker Art Gallery.

completed. In the post-war period the project was regarded as too extravagant. Frederick Gibberd designed the present cathedral, opened in 1967, but his experimental materials and systems have not stood the test of time. Cash is also needed to renovate the damaged and incomplete Lutyens model.

BY NIGEL HAWKES, SCIENCE EDITOR

face of the planet. The team made a time-lapse film of Neptune's entire 16-hour rotation.

"Despite its weak energy input from the Sun and its own weak internal heat flux,

The planet, whose weight is calculated to be one and half times that of Jupiter, or 2,000 times that of the Earth, orbits its parent star once every 2.2 years. Its discovery brings to light the trend

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COMET

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Publicity stunt denied as £23 stopover coincides with final work on autobiography

Fair-deal Duchess praises the bed and breakfast life

By Bill Frost

THE debt-plagued Duchess of York yesterday lavished praise on a £23-a-night bed and breakfast hotel where she stayed while paying her own way on a family outing to Alton Towers.

In the past the Duchess has been infamous for a five-star lifestyle, often funded by generous friends and admirers. Coincidentally her much-photographed "private" trip to the Staffordshire funfair came as final preparations are made for the launch of an autobiography, *My Story*, which she hopes will ease some of her more pressing financial worries.

"We had a very good meal and a great time. It's a great place to stay and very comfortable," she said when she emerged from the farmhouse hotel, Beeches, in the Derbyshire Dales village of Waldley. The hotel charges £23 a head and children are just £5 each. The Duchess's office would not comment on suggestions that she had embarked upon an economy drive.

At Alton Towers yesterday she took out her own credit card to buy tickets, instead of trying to get free passes on offer to celebrities. Lunch was also paid for by the Duchess, £5.95 for two portions of chicken nuggets and chips for her children, Beatrice and Eugenie, and £4.95 for chicken pasta and salad for herself.

Barbara and Paul Tunnicliffe, who have run the Beeches for ten years, would not reveal the name used to book the rooms, but said they were surprised when the Duchess



Keeping it simple: the visitors' book was signed "Sarah", with no address. The children also signed

turned up on their doorstep with the two Princesses in tow. Mr Tunnicliffe said: "We had no idea that the Duchess was coming. The booking was made three or four days ago."

His wife, Barbara, added: "Of course, we recognised her as soon as she walked in the door just before 7pm on Thursday night. We were not aware who was coming and it makes no difference. Any guest will get the same service and the same experience here. We were not that taken aback though — we are used to high society people and entertainers staying with us."

Mrs Tunnicliffe said that the party was "delighted with their accommodation and food". However, on the instructions of the Duchess's staff, she could say no more. She was even prevented from revealing what the party had eaten for dinner. A three-course set meal costs £20.

The visit to Alton Towers, a break from frantic preparations to publicise the imminent launch of her auto-

biography, had not been revealed to the media in advance, the Duchess's office said yesterday. The Sun's royal photographer was present to record the visit, but the journalist's presence was entirely coincidental and had nothing to do with the forthcoming publication of her book, a spokeswoman said.

"I don't have any idea how the newspaper found out about the visit," she added.

"But to suggest it was somehow stage-managed to promote the book is incorrect. We are not that devious."

The Princesses were seen playing outside Beeches early yesterday morning, running around the yard with the farm cats. The Duchess slept in and did not appear until 10.15am. She signed the guestbook simply as "Sarah" in a long flowing hand, with the Princesses adding their own names below. No address had been written down in the space provided.

An Alton Towers spokeswoman said: "The Duchess has gone back to some of the rides she had already visited and is enjoying some of the bigger rides with her friend. The Princesses obviously love the animals and went back to the farm."

She confirmed that the Duchess had spent £69.50 on a two-day pass to the park for herself and her daughters, adding that it was not unusual for "celebrities" to pay their own way.



In the air: the Duchess, right, on the Nemesis ride at Alton Towers

Map of human genes on Internet

By Nigel Hawkes

THE biggest map yet produced showing the position of 16,000 human genes has gone on to the Internet, where it can be consulted by anybody.

The hunt goes on for the rest of the 80,000 to 100,000 genes that make up the entire human blueprint, or genome. The project aims to find them all by 2001.

A total of 104 scientists contributed to the map, with a substantial input from the Sanger Centre, near Cambridge. It consists of long, straight bars, representing the chromosomes, with genes marked along them.

Scientists searching for particular genes can consult the map to see if any have been identified in the region of the same chromosome they are interested in. This could help to identify many of the genes on the map which at present have no known function.

The gene maps are found at <http://www.ncbi.nlm.nih.gov/SCIENCE96>

Leading article, page 2

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Down to earth: the Beeches farmhouse hotel, where the guest's identity was a surprise

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2 OVERSEAS NEWS

Combined forces mass on two fronts in strategy to wrest Kabul from Islamic warriors

Generals prepare for final strike against Taleban

HE combined forces of General Ahmed Shah Masood, a former defence minister, and General Abdul Rashid Dostum, the northern Uzbek warlord, are massing on two fronts ready for a final assault on the remaining territory held by the radical Islamic Taleban north of Kabul.

Shrouded in the early morning mist which hangs over the dusty plain north of the city, two heavily armed forces are taking up their positions for what is expected to be one of the bloodiest battles since the fall of Kabul a month ago.

At General Masood's headquarters in Jalalabad, General Masood's senior advisers, said that the joint forces were almost ready and that the final push would begin by day now.

A combined force of fighters loyal to General Masood and General Dostum has been assembled at Wadkay on the new Kabul road north of the Bagram airbase ready for the 30-mile push to Kabul airport in the district of Dehsabz.

The second force, made up of General Masood's troops, is concentrating at the front line of Hussein Kot on



Michael Dynes reports from Hussein Kot, Afghanistan, as troops gather for a decisive assault on the capital

the old Kabul road, about seven miles north of the Kabul suburb of Khair Khana, Mr Masood said.

General Masood and General Dostum also plan to retake the eastern approaches to the city where Taleban forces launched their offensive on Kabul. The former government forces remain adamant that they will not shell the city itself.

It is now clear that General Dostum's artillery played a central role in the recapture of Bagram airbase about ten days ago, while his fighters have helped General Masood push the Taleban militia all the way back from the Panjshir Valley.

General Masood's commanders are confident that Taleban, which has suffered heavy casualties during fighting in the Panjshir Valley and around Bagram, will be unable to launch a counter-

offensive.

Apart from sporadic pounding of heavy artillery on Taleban positions near Hussein Kot, General Masood's front line seems relatively quiet for now. General Gul Haidar, the frontline commander, refused to let correspondents pass because Taleban tanks had been firing at anything that was on the road north. Sarif Yasin, our Tajik interpreter, had hoped to visit the village of Shakardara to bring out his father and brother who have been trapped since the latest round of fighting began. But the commander would not be moved, Taleban fighters have been launching night commands raids all over the area. Dozens of civilians, many too poor to leave or with nowhere else to go, had been killed in the fighting, the commander said. One tank crew we came across were holding two

Taleban prisoners under their vehicle. Both in their early 20s, they had been put to work digging trenches for General Masood's fighters. Both denied fighting for Taleban.

The northern towns of Jalalabad and Charikar, which had become ghost towns when under Taleban control two weeks ago, have returned to normal.

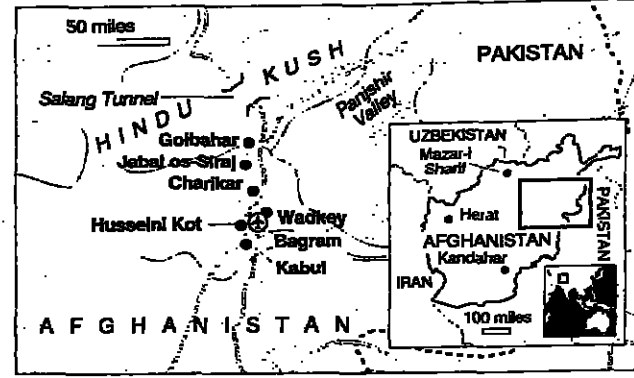
They are presently awash with Masood and Dostum forces on their way to the front lines. Tanks, troops and artil-

lery continue to rumble towards the two fronts. But as long as General Masood refuses to fire on the city, and Taleban remains determined to hold its ground, it could be weeks if not months before the Masood and Dostum fighters retake Kabul.

New front: The Taleban movement said last night it had opened a new front against General Dostum's units in the northwest and claimed it had captured Badghis province. (Reuters)



General Masood's troops march through Hussein Kot yesterday as they advance towards Kabul



Turkish robbers seize body of tycoon

FROM ANDREW FINKEL IN ISTANBUL

IN A macabre crime that has baffled police and shocked the Turkish people, thieves made their way into an Istanbul cemetery to snatch the body of Vehbi Koc, the founder of the country's most powerful business empire.

Employees of one of the Koc-owned companies who had intended to pay their respects at the grave raised the alarm on discovering that the cement lid had been pried open. The contents were missing except for a shoe and a piece of shroud.

Koc, who died on February 25 aged 95, founded the conglomerate that bears his name. It is easily Turkey's largest company, with an annual turnover of £6 billion. A vice-president of the group said the grave-robbing "continued to defy all rational explanation", although press speculation is that the perpetrators will demand a ransom.

The removal of Koc's body so close to Turkey's national holiday next week has been greeted with outrage and disbelief. Koc was regarded as someone whose career mirrored the rise of the Turkish republic. If Kemal Ataturk founded the Turkish nation, Koc created its prosperity. He produced Turkey's first light bulb, its first refrigerator and the first car.

Tribal war escalates on Zaire's border

FROM SAM KILEY IN CYANGUGU, RWANDA

ETHNIC war engulfed Central Africa's Great Lakes region yesterday, sending Hutus fleeing from Zaire.

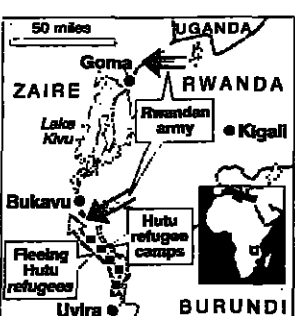
Other Hutu fighters crossed into eastern Zaire to attack Hutu refugee camps as well as protect their tribesmen from ethnic slaughter. The fighting has led to an exodus of Hutus from refugee camps and revenge killings of Tutsis in and around Bukavu, the capital of Zaire's South Kivu province.

Relief food supplies for a million Hutus in camps to the north and south of Lake Kivu have been cut off by Tutsi fighters from Rwanda, Burundi and Zaire. Their aim is to drive tribal enemies away from border camps used as insurgent bases.

Yesterday a trickle of Tutsis from Zaire managed to cross into Rwanda bearing tales of ethnic genocide. They said the killings had been incited by local Zairean authorities.

Zaire's administration sparked the regional conflagration by demanding that all Tutsis leave the country or face arrest as "rebels". Kinshasa wa Lumona, the local Governor, ordered the expulsions in a television broadcast and described all Tutsis as "serpents".

A typical victim of the regional crusade to exterminate Tutsis was a businessman who crossed the 60ft bridge from Bukavu to safety



in Cyangugu, Rwanda, with his wife and eight children. The owner of tea and coffee plantations and several businesses in Bukavu, he had been forced to hide in his home for the last month after anti-Tutsi tribesmen rampaged through the streets.

"They yelled that they wanted to cut our heads off," he said. "My house was attacked. Friends helped me to get to the border in a closed van with my family."

Zaire's administration, which is friendly to Rwanda's Hutu extremists, appears to have underestimated the close bond between its Tutsi citizens and their brethren across the eastern borders. After a purge of Tutsis in North Kivu earlier this year, the Tutsis fought back and won a string of victories over Zaire's ill-equipped army, forcing it back to within 15 miles of Bukavu.

They received the backing of about 2,000 Rwandan soldiers from their tribe who managed to cross into Zaire last week.

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JVC Long-Play Video with VideoPlus. Long-play facility doubles recording and playback time of tapes. Model VHS601. In-store Price £269.99. 20% DEPOSIT AND 12 DIRECT DEBIT MONTHLY PAYMENTS OF £22.50. CURRYS PRICE £259.99. VOUCHER PRICE £159.99.

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BY MARTIN FLETCHER

The move reeked of desperation and gave Mr Perot's moribund campaign 48 hours of priceless publicity. It stood practically no chance of success, given the Texan billionaire's huge investment in his new Reform Party and anger at Mr Dole for barring him from the presidential debates. Mr Perot not only dismissed

publican Party Chairman, or

SEAL OF THE PRESIDENT OF THE UNITED STATES

DEC 20 1966

Tom Pauken, the Texas Republican party chairman, said it was "hard to fathom how such an effort could be successful". Another state chairman said Mr Dole's move "told the whole world how sick his campaign is".

are being held with Russian authorities to allow the astronaut to indicate his preference via coded e-mail. If this does not come off, it may be possible to allow Mr Blaha's wife to cast his vote.

Carolyn McCarthy acknowledges a supporter after announcing her candidacy outside the Long Island home she shared with her husband.

**FROM MARTIN FLETCHER
IN HEMPSTEAD, LONG ISLAND**

AT DAWN on Thursday a slight, blonde, middle-aged

Twice a week Mrs McCarthy starts her 17-hour day by campaigning at Long Island stations. Since June she has appeared at 23 of the 24 in the middle-class congressional

Mrs McCarthy's transformation from a quiet 50-year-old housewife into a public

recovered, thanks largely to her determination, and is again commuting to the investment firm where he and his father worked.

Gun-control advocates seized on Mrs. McCarthy. They flew her to Washington

The Democrats, who need 18 more seats to regain the House of Representatives on November 5, were thrilled to recruit Mrs McCarthy. The political neophyte was invited to address August's Democratic convention. She was

As Mrs. McCarthy campaigned at Hempstead station, a national television show was profiling her, a *New York Post* poll gave her a 12-point lead, and she was endorsed by *Newsday*, Long Island's top newspaper.

BY GABRIELLA GAMIN
SOUTH AMERICA
CORRESPONDENT

ANTI-DRUGS police from Colombia and Ecuador who acted on a tip-off from American drug-enforcement agents, yesterday seized 7.6 tonnes of cocaine on a fishing trawler that was intercepted as it

The Colombian-registered *Don Celso* was boarded by naval police patrolling the Pacific Ocean near Panama ten days ago, and escorted to the port of Esmeralda in Ecuador under suspicion that it was carrying drugs. Yesterday the trawler was searched

The shipment, worth at least \$230 million (£144 million), is believed to be one of the biggest cocaine cargoes to have been captured and signifies a major victory for Colombia's anti-drugs effort.

**BRADFORD & BINGLEY'S CURRENT RATES OF INTEREST
EFFECTIVE AT 26 OCTOBER 1996**

Account	Balance	Annual Interest		Monthly Interest	
		Gross % p.a.	Net Equiv. % p.a.	Gross % p.a.	Net Equiv. % p.a.
TIMESAVER*	£1+ (Base Rate)	0.20	0.20	-	-
	£100+	0.50	0.40	-	-
	£500+	1.00	0.80	-	-
	£2,500+	1.50	1.20	-	-
	£10,000+	2.00	1.60	-	-
	£25,000+	2.50	2.00	-	-
Premier Deposit*	£1+	0.25	0.20	-	-
	£100+	1.50	1.20	-	-
	£10,000+	2.50	2.32	-	-
	£25,000+	3.65	2.92	-	-
First Choice[§] (Including Bonus)	£50+	1.25	1.00	-	-
	£500+	2.20	1.76	-	-
	£2,500+	2.70	2.16	-	-
	£10,000+	3.25	2.60	-	-
	£25,000+	3.65	2.92	-	-
Bonus Account (Including Bonus)	£500+	2.30	1.84	-	-
	£2,500+	2.80	2.24	-	-
	£10,000+	3.35	2.68	-	-
	£25,000+	3.75	3.00	-	-
One Month Notice	£500+	1.70	1.36	1.65	1.32
	£2,500+	2.20	1.76	2.10	1.68
	£10,000+	2.70	2.16	2.55	2.04
	£25,000+	3.20	2.56	3.05	2.44
	£50,000+	3.90	3.12	3.70	2.96
Special Asset	£2,500+	2.85	2.28	2.75	2.20
	£5,000+	3.20	2.56	3.10	2.48
	£10,000+	4.15	3.52	4.00	3.20
	£20,000+	4.40	3.76	4.25	3.36
	£40,000+	4.70	3.76	4.50	3.60
	£80,000+	5.05	4.04	4.85	3.88
Bonus 120 Accounts (Including Bonus)	£5,000+	5.30	4.24	5.10	4.08
	£30,000+	5.70	4.56	5.45	4.36
	£50,000+	5.85	4.68	5.60	4.48
	£100,000+	6.20	4.96	5.95	4.76
Monthly Saver (Premium Rate) ®	£10+	6.50	5.20	-	-
Special Interest Bond	£500+	5.20	4.16	-	-
TESSAs Issue II					
Classic	£25+	5.45 [†]	-	-	-
High Return		6.15 [†]	-	-	-
High Return Freer		6.15	4.92	-	-
Privilege follow-up TESSA#	£500+	5.70 [†]	-	-	-
(Including bonus)	£5,000+	6.50 [†]	-	-	-
	£5,000+	6.45 [†]	-	-	-
	£2,000+	6.70 [†]	-	-	-
Preference follow-up TESSA- (Including bonus)	£3,001+	5.95 [†]	-	-	-
	£9,000+	6.45 [†]	-	-	-

ACCOUNTS NO LONGER AVAILABLE TO NEW INVESTORS

Account	Balance	Annual Interest		Monthly Interest	
		Gross % p.a.	Net Equiv. % p.a.	Gross % p.a.	Net Equiv. % p.a.
Privilege Bond	\$5,000+	5.00	4.10	4.80	3.84
	\$25,000+	3.50	4.40	5.30	4.24
	\$50,000+	5.60	4.48	5.40	4.32
	\$100,000+	5.70	4.56	5.50	4.40
Maturity Bond	\$5,000+	5.00	4.00	4.80	3.84
	\$25,000+	3.50	4.40	5.30	4.24
Maturity Bond Issue 2	\$5,000+	6.00	4.80	5.80	4.64
	\$25,000+	6.25	5.00	6.05	4.84
Matured TESSA & Forder Accounts		3.75	3.00	-	-
TESSA Forder Account 1		6.25	5.00	-	-
TESSAs		Gross % p.a.	Bonus % p.a.	Tax-exempt % p.a.	
Optimum		5.25	1.00		
Classic 1		5.25	1.00		6.25
High-Return 1		6.25	1.00		6.25

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Pompeii site yields more secrets to British team

FROM RICHARD OWEN IN POMPEII

A STRIKING and unusual gold signet ring from the first century AD has been found by a British archaeological team at Pompeii, digging in a hitherto neglected part of the ruins.

Professor Andrew Wallace-Hadrill, director of the British School at Rome, who is in charge of the British project's excavations, said the ring and other newly unearthed artefacts showed there were still "exciting discoveries to be made" in areas of Pompeii abandoned or left unexplored for lack of resources.

The British School team, in collaboration with Michael Fulford, professor of archaeology at Reading University, has been given permission by Pietro Guzzo, the new Superintendent at Pompeii, to restore a block of houses closed to the public. Pompeii, which was overwhelmed by an eruption of Mount Vesuvius in AD 79, has been extensively excavated since 1748.

However, much of it remains unexplored, or semi-excavated using crude techniques — "shovels instead of trowels", in the words of one team member. Whole sections are cordoned off and exposed to the elements. The British School team, working with Italian experts led by Salvatore Nappo, a noted Italian archaeologist, is part of an international effort to rescue Pompeii from further disintegration.

The British team hopes to repair some of the half-restored houses fronting the main street at Pompeii, which contain valuable frescoes badly damaged by damp, but they have begun in "humbler dwellings" at the back of the block. Professor Wallace-

Hadrill said they had been rewarded with "a new flash of insight into what life was like when the volcano struck".

Much of the volcanic material covering the site was removed in the 1950s for use in motorway construction. Archaeologists dug down to pavement level but did not publish the results. The British School team is now exploring below pavement level to piece together clues about the earlier history of Pompeii.

The house where the ring was found has been dubbed "The House of Amaranthus", the name etched in black ink on some of the dozens of large amphorae unearthed in the courtyard. The seal on the gold ring bears the image of a mule. The body of a mule and a dog were found, perfectly preserved, lying in a stable near the entrance.

"Our assumption is that Amaranthus sold wine in the amphorae, and perhaps oil, fish sauce and dates," Professor Wallace-Hadrill said. Wine was sold from a bar on the street corner.

More than 60 of the jars have a characteristic Cretan shape and had apparently just been brought in from Pompeii harbour while the volcano rumbled menacingly above. In an area behind the bar the team found small ritual burial pits containing male poultry bones, suggesting that Amaranthus or an earlier occupant not only sold wine but staged cockfights for punters.

No body was found in the house. But near by Professor Nappo and his team have preserved a striking tableau of fleeing human figures. Some are crouching, some sprawling, and one appears to be trying in vain to cover a companion. Like the House of Amaranthus and some beautifully restored gardens planted with vines and roses, the group of figures — the only one preserved where it was found — is closed to the public because there are not enough guides and guards.

"We must find a better balance between conservation and tourism," Professor Wallace-Hadrill said. "Even the central parts of Pompeii are not properly looked after. The picture we have goes back 100 years or more and needs fundamental reassessment. The Pompeii that seems familiar to us is actually un-



Wallace-Hadrill: a new "flash of insight"

THE TIMES DILLONS FORUM

Life class

A chance to question Stephen Jay Gould



Stephen Jay Gould, one of the most popular and controversial science writers, returns to the evolution battle ground in this Times/Dillon forum on Monday, November 11. Professor Gould will argue that the idea of progress is an illusion. Evolution, he maintains, is not a steady upward advance led by mankind but a rich and unpredictable diversity.

The forum which marks the publication of *Life's Grandeur: The Spread of Excellence from Plato to Darwin* (Jonathan Cape, £16.99), will be held at the Institute of Education, 20 Bedford Way, London WC1 at 7.30pm. Tickets at £10 (concessions £7.50) which includes £2 off the price of Professor Gould's book, are available by phoning 0171-467-1613, by faxing the coupon below to 0171-467-1690, or by sending the coupon, with your remittance, to Dillons, 82 Gower Street, London WC1E 6EQ, where tickets can also be bought.

THE TIMES / DILLONS FORUM

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In a neglected part of Pompeii's ruins were found amphorae thought to have held wine, oil, fish sauce or dates

known." Desperately needed funds for restoration are being blocked by bureaucratic obstacles. Filippo Coarelli, an Italian archaeologist from Perugia, is leading a campaign for full "block-by-block" publication of Pompeii before it crumbles away.

Professor Wallace-Hadrill, who proposes reburial parts of Pompeii in a drastic attempt

to preserve them, said tourists were trampling on mosaics and damaging murals.

Many left disappointed by Pompeii and "bored out of their minds" because they were offered hopelessly inadequate explanations of what they saw. "Tourists need not be destructive. They are an economic resource and can help," he said.



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Education Minister launches textbooks crusade after finding they had no place for the Armada

Marx ousted from history

MADRID FILE
by TUNKU
VARADARAJAN



IF YOU want to know about the Invincible Armada, Philip II or Sir Francis Drake, do not ask a Spanish schoolchild to enlighten you. If you wish to read about the discovery of America by Christopher Columbus, the Inquisition, the Incas and the conquistador Pizarro, do not waste time leafing through Spanish textbooks. History does not exist as a subject in Spanish schools. History, in Spain's classrooms, is bunk.

Under "reforms" introduced by the previous Socialist Government, history was stripped from the school syllabus. In its place was introduced the subject of "social sciences", a "modern discipline for a technical age". In truth, it is but a mongrel subject which throws geography, sociology, anthropology,

economics, ecology and a few fragments of history into a crude scholastic blender, to be pulped and served cold to students aged 12 to 16.

Yet hope could soon be around the corner, in the determined form of Esperanza Aguirre, Spain's Minister for Education and Culture. An admirer of Margaret Thatcher, she is determined to return Spanish schools to "first principles", restoring to them the compulsory teaching of simple, unadorned

history. The wrath of Señora Aguirre was aroused days after she moved into her offices on Madrid's Calle Alcalá. "I was going through textbooks when it dawned on me that there was no mention of Julius Caesar." She sent out an official to buy more books, only to discover that the landscape of history as taught in Spanish schools was more barren than that of bleakest Castile.

Indeed, large swathes of the social sciences textbooks bear

a left-wing slant, put together by a cadre of Socialist technicians who were keen to leave their stamp on education and filled the texts with references to "neo-colonialism" and "the crisis in the liberal-bourgeois world". In a section devoted to "the evolution of ideology after the Second World War", only the following examples of ideologies are given: positivism, neo-positivism, Marxism and existentialism. Capitalism, where mentioned, is linked only to such things as Third World debt or the birth of labour movements during the Industrial Revolution.

"I want to restore respect for the humanities in Spain," Señora Aguirre says. "History is a central pillar of our civilisation. I cannot bear to see it reduced to a shallow study of the roots of the contemporary age." What would she like to do? "I want to start a national debate for change, one that will free our education of this Marxist focus. A Spanish child has a right to learn about Drake. And about all the galleons he looted."



Señora Aguirre, who wants Spanish children to learn all about Drake

Opera buffs sound note of optimism

MADRID will soon shake off its down-market status as the only European capital without a proper opera house. The authorities promise that the city's casa, the Teatro Real, will reopen next October, 71 years after an aria was last performed there.

Built in 1850, it closed for repairs in 1925 when cracks were found in the walls, presumably caused by sopranos. Opera has not been staged there again.

The theatre was reopened by Franco in 1966, but as a venue for orchestral music only. It limped on for two decades, only to close again. Originally scheduled for 1990, the reopening has been postponed repeatedly. The initial budget was £15 million; more than £75 million has been spent so far. Last year a giant chandelier hurled from the ceiling as the Minister of Culture was inspecting progress, missing her by the breadth of a false moustache. This year the theatre's Socialist-appointed director was sacked in a row with the conservative Government.

It is with wry amusement that Madrid has noted that the work with which its theatre reopens is de Falla's *La vida breve*.

Photo idea goes up in smoke

SPARE a thought for Felipe González, Spain's former Socialist Prime Minister. Taking a breather from this week's budget debate in parliament, he stepped out into the corridor for a drag on a much-needed piñillo. As the smoke brought relief to bored lungs, a

paparazzo rushed up and took his photograph. "Please," pleaded Señor González, "don't publish that. It'll set a bad example to people." Astonishingly, the photographer promised not to, and instead cadged a cigarette from Spain's most famous smoker.

US embargo under fire as Vatican envoy goes to Cuba

By RICHARD OWEN

THE Vatican yesterday paved the way for a meeting between the Pope and President Castro by sending its top diplomat to Havana for the first time in more than two decades and launching a propaganda campaign against the US embargo of Cuba.

Cuba is the only Latin American country not yet visited by the Pope, whose travels since his election in 1978 have earned him the title of "the Pilgrim Pope". He underwent an operation two weeks ago for the removal of an inflamed appendix but is keen to demonstrate that he is fully back in charge. He is expected to appear for his St Peter's Square address tomorrow and next week will publicly celebrate the fiftieth anniversary of his ordination.

Mgr Jean-Louis Tauran, the Vatican's foreign minister, set off yesterday for Havana by way of Madrid. He is the highest-ranking Vatican official to go to Cuba since 1974. Relations have cooled, but the Vatican argues that although President Castro leads one of the world's last Communist regimes, the Catholic church in Cuba has gained a measure of freedom.

No meeting between Archbishop Tauran and the Cuban leader is scheduled, but Vati-

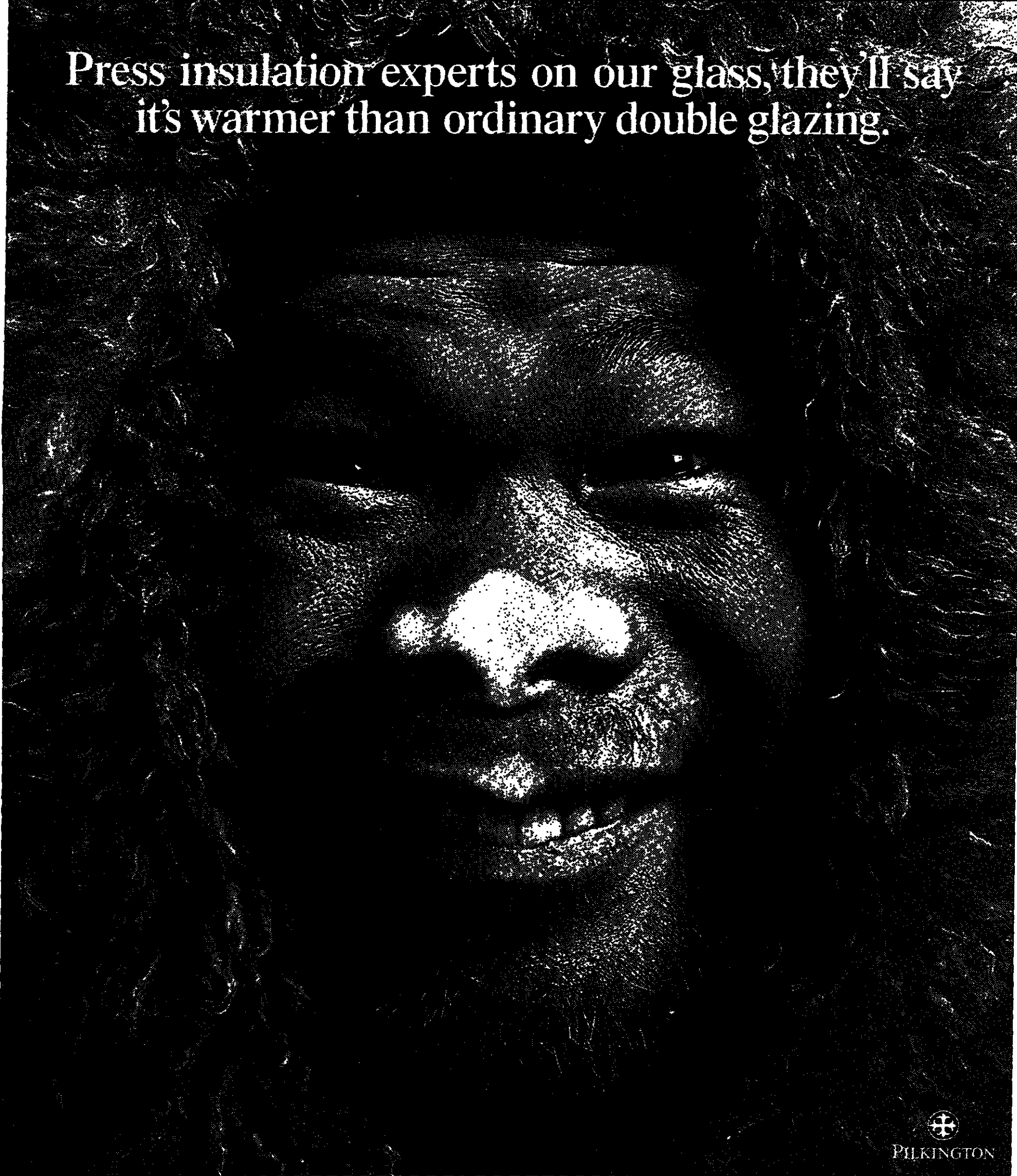
can officials said it was "not ruled out". If the visit goes well, Dr Castro is expected to attend the World Food Summit in Rome in November, which the Pope is to open. This in turn would open the way for a papal visit to Havana.

This week Cor Unum, the Vatican's humanitarian arm which oversees the work of Catholic aid agencies, issued a report on world hunger which sharply criticised the United States for its embargoes on Cuba and Iraq. The report said that economic embargoes hurt ordinary people more than the regimes they were aimed at. "The human costs of such measures must be more carefully weighed," it added.

Archbishop Paul Josef Cordes, president of Cor Unum, said although some regimes were considered a threat to world security the effect of blockades was "to enable them to hold their own peoples hostage". Last week Cardinal Roger Etchegaray, a senior Vatican figure close to the Pope, condemned the Helms-Burton Act reinforcing trade embargoes on Cuba and other "pariah states".

The report said hungry and malnourished people had "the right to food", a phrase the US wants to keep out of the World Food Summit communiqué.

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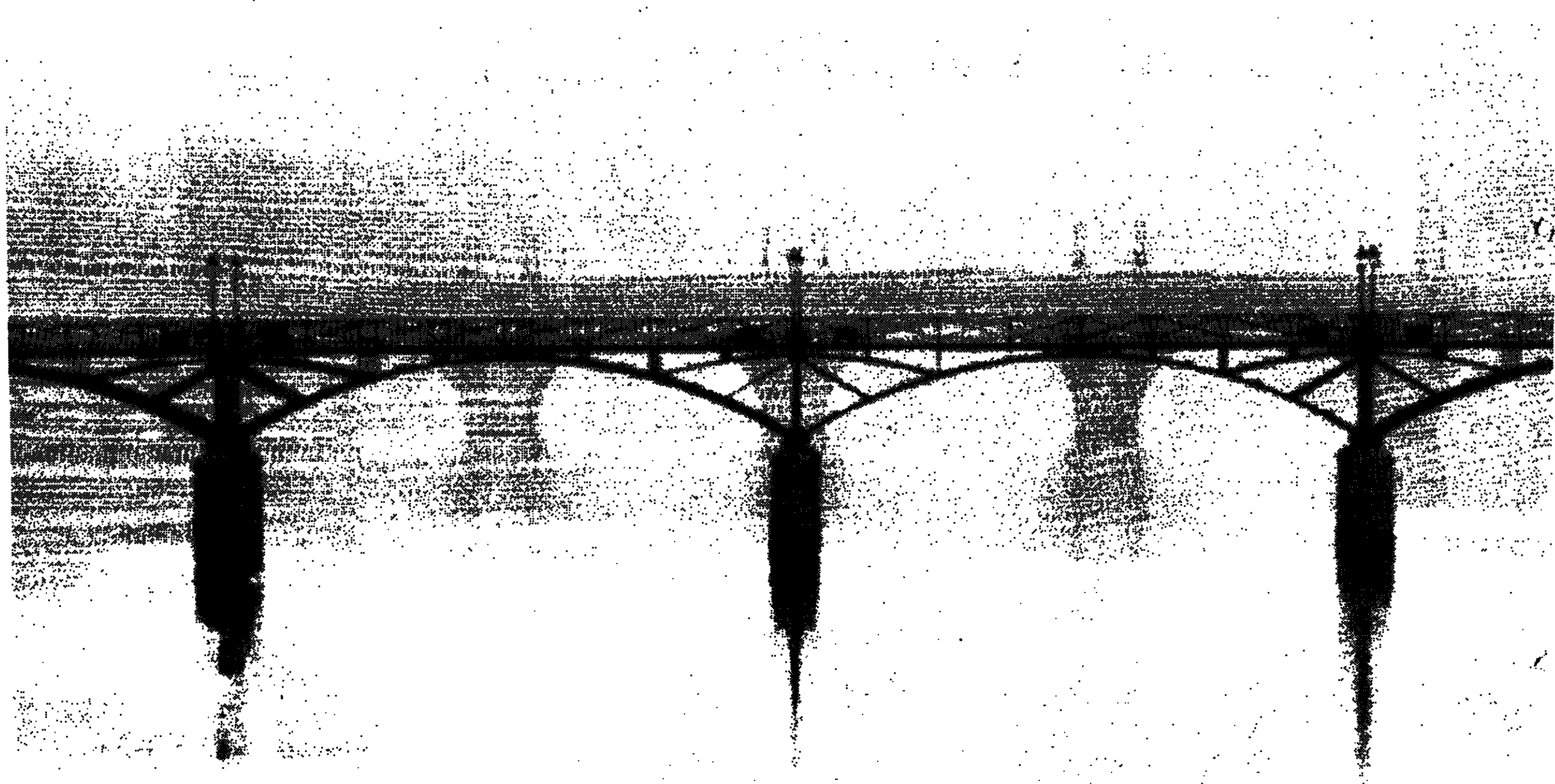
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■ OPERA
Wexford offers a highly mixed bag of music and performance values in its three festival stagings



■ THEATRE
Janet McTeer breaks out of *A Doll's House* as Anthony Page's Ibsen reaches the West End

THE TIMES ARTS



■ DANCE
Javier De Frutos delivers a caustic — and naked — commentary on the brashness of American culture



■ ON MONDAY
The London Film Festival: plenty of hot tips among the 200 feature films on offer at this year's edition

OPERA: Rodney Milnes finds some pleasant surprises at this year's Wexford Festival

Bashed out and brilliant

The Wexford Festival used to be a very Irish affair, its Irishness hardly at all diluted by managerial and artistic input from Britain in the 1970s and 1980s. It was as much the superabundant charm of the town and its people that kept audiences returning year after year as the repertoire of operas either forgotten or simply overlooked (sometimes with good reason).

Even to mention Wexford's Irishness nowadays is politically incorrect on an epic scale and liable to draw accusations of racism, as though all the reasons for which one loves the country were somehow unmentionable in polite society.

I remain incorrigibly impolite, and shamelessly nostalgic for the days when you heard the odd Irish singer and conductor, and when the chorus was noticeably Irish instead of mostly from Eastern Europe. Now we have "Euro-Wexford", artistically directed by Luigi Ferrari of the Pesaro Rossini Festival, proudly boasting of its international casts recruited from Peru to Korea. It is in danger of becoming just another festival.

One thing has not changed, and that is the wheel of fortune determining which of the three operas draws the shortest straw as regards performance standards. This year the best opera was the worst performed, the worst opera the best performed, and the indifferent one was a right curate's omelette.

Parisina is middle-period Donizetti (1833), based on Byron and sombre in colour. The melancholy soprano heroine is married to a pathologically jealous Duke of Ferrara (baritone); unwisely she talks in her sleep, betraying her chaste affection for the tenor, whom the Duke murders despite discovering that he is his own son from a former marriage. Most of it is top-drawer Donizetti: a powerful post-sleep talking hate duet, a chastely romantic love duet, a



Donizetti's *Parisina*: an opera that deserves a better production than Wexford managed to give it

sumptuous quartet in the second finale, and much skilfully sex conversation and plot development within formal numbers. It certainly deserves revival.

And it certainly deserved a better performance. The conductor (Maurizio Benini) showed little sympathy for Donizetti's gently poetic idiom and simply bashed through the score; the soloists followed suit with singing so relentlessly loud that the management should have handed out earplugs at the door. The baritone Roberto Servile suggested how good he could have been with better guidance; the young soprano Monica Colonna made a spirited attempt at a role written for an enormously experienced prima donna; the tenor shall remain nameless. There was no production to speak of.

Meyerbeer's *L'Etoile du Nord* (1854) is the most frightful tosh, and interminable with it (nearly four hours); a cynically manufactured *opéra comique* innocent of even rudimentary characterisation and wobbly of narrative (it is about an incognito Peter the Great and his future wife, the vivandière Catherine). Meyerbeer did nothing by halves: there are two, not one, coloratura sopranos, and one of them goes mad for no discernible reason to the accompaniment of not one, but two flutes. The few — very few — decent bits of music were used by Constant Lambert in his score for Ashton's *Les Patineurs*.

Damn it, the piece was quite brilliantly performed. The young Russian conductor Vladimir Yurovsky coaxed crisply stylish playing from the National Symphony Orchestra, and the French producer Denis Krief brought enough Gallic zip to proceedings to make

the hours pass with minimal pain. Elizabeth Futral, star of Pesaro this year, delivered yards and yards of perfectly placed coloratura, and Darina Takova gamely followed suit. The Russian bass Vladimir Ogniev was spectacularly miscast as Peter.

Zdenek Fibich's *Sarka* (1897) is an odd one. The Czech composer (1850-1900) never quite made it as the third point in a potential Smetana-Dvorak triangle, and you can see why: the score is late-romantic by the yard, hideously competent but no more — the clinching musical idea, the longed-for "big tune" never quite materialises. The subject is mythico-heroic, the "Maidens' War" following the death of Libuse, matriarchal founder of the Czech nation. The plot is predictable: the fierce warrior-maiden Sarka falls for the MCP tenor, saves him from her bloodthirsty sisters in arms, and hurls herself over a precipice.

Inga Levant's production, in unpleasing brutalist-modernist decor by Charles Edwards, was full of "ideas", but ideas are of little avail if a director has a shaky command of getting people on and off stage or finding something for them to do when they are there. This was theatre of embarrassment. But the conductor David Agler made as strong a case as possible for the score, and there was some sensational singing. The Bulgarian soprano Svetlana Vasileva (Sarka) is a discovery on the Gorchakova scale: beautiful, sword-like soprano tone allied to real musical sensibility. The Slovak mezzo Denisa Stepankova was no less startling, and the Russian bass-baritone Anatoly Loshak, a great Wexford favourite, delivered streams of firm, warmly modulated sound as Premysl. Nobody could say that Fibich wasn't given the best possible chance, musically at least.



Janet McTeer as Nora and Owen Teale as her adoring Torvald

Bringing the house down

EVERY so often some politician blathers on about the need to adhere to a bundle of precepts labelled "Victorian values", revealing woeful historical ignorance of a society that elevated ignorance, small-mindedness and hypocrisy above understanding and tolerance. Consider how Victorians received the first productions of Ibsen's thrilling drama, now superbly revived in a production by Anthony Page.

This newspaper's critic located a "total lack of dramatic action" in the piece; other comments collected by Michael Meyer in his edition of the play include "morbid and unwholesome" (*Standard*), "pretentious inconclusiveness" (*Observer*). These people tied the blinkers of convention over their eyes every bit as tightly as Nora and Torvald blinkered theirs, until Nora tore them off and walked out of the doll's house of her marriage.

The role of Nora requires the actress to be on stage for every moment of the first two acts, and for all but the opening scene of the third until she picks up her suitcase and departs, leaving her husband to brood for a moment till the street door slams downstairs and the curtain falls. For Janet McTeer this performance is a triumph of detailed and sustained perception, creating first the portrait of a twittering airhead, childishly proud of her clever secret; next, lancing this nonsense with shafts of terror on realising that the money she borrowed (to save her husband's life) involved her in a criminal act; finally, the emergence

A Doll's House Playhouse

of a woman determined to be herself instead of a plaything. At the beginning she hums merrily to herself, jigs up and down when excited and gives occasional squawks of embarrassment that Owen Teale's complacently patronising Torvald clearly finds adorable. He wouldn't want her any other way, and says so. McTeer constructs a defensive battery of hand gestures to ward off what Nora finds unpalatable, pushing back the long blonde little-girl hair that keeps falling forward, flicking impatiently at the air as though pestered by gnats. But these gnats are thoughts, her honest thoughts, and finally they settle upon her. Though the "By Christ!" she exclaims strikes one of the rare false notes in Frank McGuinness's version, her outbursts of rage, uttered in a voice half-choked with grief, come straight from the heart. Next to me a woman was in tears.

Page's finely balanced direction also brings a moving reconciliation between Gabrielle Lloyd's Kristine, Nora's schoolfriend, and Krogstad (Peter Gower), the man who could destroy her. With John Carlisle playing Dr Rank, this production offers a celebration of fine acting in a justly celebrated play.

JEREMY KINGSTON

FOR many members of the audience it was indeed — to paraphrase Dylan Thomas, whose *October* poem Graham Johnson quoted at the start of the evening — their "thirtieth year to heaven". Thirty years spent glimpsing it thanks to the vision, imagination and dedication of the Wigmore Hall's director, William Lyne.

This was a celebratory evening of Lyne's favourite songs, performed by some of his favourite musicians. In a characteristically modest preface to the programme, he expressed surprise that Felicity Lott, Ian Bostridge, Matthias Gorne, Robin Blaze and Graham Johnson should all be free.

Nordic and Russian songs were omitted in favour of those closest to Lyne's heart: Schubert, Britten, Mahler and Wolf and the French melodists. From the inevitable *An die Musik* (Lott), the Olympian

Glimpses of heaven

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free rein in songs by Fauré, Hahn, Chabrier and Poulenc. Gorne returned for Hugo Wolf and a wonderfully hushed *Anakreons Grab*.

Encores included songs of innocence: settings of Robert Louis Stevenson (*The Swing*) by Lisa Lehmann, and of Hilaire Belloc (*The Early Morning*) by Graham Peel. To paraphrase Thomas once again, may William Lyne's heart's truth still be sung on this high hill in another 30 years' turning.

The francophilia of Lott and Bostridge was given

HILARY FINCH

DANCE: Debra Craine sees Javier De Frutos and Jonathan Burrows at the Umbrella festival

Naked into the world

JAVIER DE FRUTOS is an internationalist. Born in Venezuela, he trained in London, performed in New York, made dances in Spain and finally ended up back in London. The diverse influences of his career have found their way into *Transatlantic*, the nude solo which De Frutos brought to the Purcell Room this week.

Transatlantic is inspired by the choreographer's experiences in America. Like many before him, De Frutos is fascinated by the American dream, that seductively optimistic self-belief so brashly extolled in the score for *Gypsy*, his chosen music.

De Frutos's choreography is a caustic response to the score's showbiz determination. While Styne and Sondheim launch into confidence overdrive, De Frutos's body language is whipping up a maelstrom of counter images. Fear and uncertainty shape movements which seem to spring from a core of constraint and pain.

De Frutos's naked muscular frame and fierce facial demeanour are intimidating at first, until his extraordinary grace as a dancer kicks in. But the awkward hesitancy of the choreography, and the inherent sadness behind its emotional rush, signal that however much he wants to buy into the myth, De Frutos

is — like Ethel Merman's disillusioned Rose — finally confronted with the self-destruction lurking in the wings. There is nothing remotely effusive about Jonathan Burrows. His Dance Umbrella offering, *The Stop Quartet* (performed at Riverside Studios), is resolutely rigorous. The choreography, which gradually builds to encompass four dancers (including Burrows himself), is meticulous to the point of obsession, set between the layers of Kevin Volans's minimalist piano and Michael Hull's patchwork lighting. For Burrows, the process of getting there is more interesting than actually being there. And he constructs his movement sequences with such prickly detail that he reminds us of one of those annoying people who go around straightening the ashtrays in other people's homes.



Javier De Frutos: "extraordinary grace as a dancer"

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PRINCE AND PEOPLE

The Crown sets an example in supporting civil society

Since its publication in *The Times* on Monday Frances Lawrence's moving and eloquent manifesto for civic renewal has dominated public debate. Politicians have rushed to appropriate her insights as their own and stitched her heartfelt pleas into their platform rhetoric. Beyond Westminster, the inchoate sense that civil society needed refurbishment has found vigorous expression in her words. Individuals and voluntary groups have rallied to her side and now the Prince of Wales has intervened by drawing attention to the disabling effect of youth unemployment on the nation's life. The Prince is better fitted than most to contribute to the debate on how to sustain and nurture civic virtues. His commitment to practical help for the excluded young long predates the recently acquired concerns of some politicians and he deserves support.

The Crown rests at the apex of civil society, what the historian Frank Prochaska has called the "commonwealth of citizenship outside the State". Even as politicians have allowed the size and pretensions of the State to increase, even as they have yielded to the clamour for rights without duties, even as individuals have found new incentives to retreat behind their privets, voluntary endeavour and charity work have proved surprisingly resilient. And the spirit of voluntarism has found its champion in an institution whose existence depends on its detachment from politics — the monarchy.

The Crown has, through all the upheavals of recent years, continued to provide a philanthropic example. The Prince of Wales and Princess Royal attend more than 400 charitable engagements in an average year. The Prince's Trust has in the twenty years of its existence helped provide employment to thousands and hope to more. Its efforts have been directed in particular at the inner cities and towards ethnic minorities, providing opportunities for individuals who feel neglected by politics. The Prince's Trust should

not be caricatured as simply a means of distributing bounty from the gracious to the needy — it has equipped young people with skills and imbued them with a spirit of enterprise which gives them independence and a chance to contribute.

The Prince's announcement yesterday of the scheme's expansion and his appeal to businessmen to join him in a "millennium crusade" against youth unemployment are both welcome. With 600,000 people under 25 out of work, the scale of thwarted potential and the misery of lives impoverished demands a response. It is not the first occasion on which an heir to the throne has drawn attention to the waste of men who wish to work lying idle. In 1932 the then Prince of Wales made a speech on social service which resulted in the creation of 2,300 self-help and charitable projects to help the unemployed. It is to be hoped that Prince Charles's speech can stimulate a similarly energetic response.

The level of youth unemployment should be a concern for any government, but the better is limited. The State cannot create wealth, only spend it. Any job government creates depends on making commerce less competitive and depriving industry of its capacity to grow. A voluntary effort to help individuals to develop and exploit their talents is the most effective way of guiding them into fulfilling jobs and building a society which is in the Prince's own words, "cohesive, tolerant and understanding".

In the Queen's Christmas Broadcast of 1991 Her Majesty argued that "democracy depends, not on political structures, but on the goodwill and the sense of responsibility of each citizen". Her son's work provides a channel, outside political structures, for directing goodwill and a means of fostering responsibility. In the campaign to strengthen civic bonds the Prince is an appropriate champion.

GENE DETECTIVES

Whodunnits on science's new frontier

The spectacle of a scientist crying "Eureka, we have mapped a eukaryote!" is unlikely to set the world's pulse racing. But from time to time we can pick from the proliferating rush of new scientific data a project which clearly promises a new understanding so wide and potentially valuable that its progress is worth marking and celebrating. Biologists, linked by a maze of electronic pathways from Tokyo to Tampa, are approaching the 21st century with barely concealed excitement. Down the Internet links stream packages of gene-sequencing data which, when combined and refined, are making slow sense of the map of human genes. Well before they have the answer, molecular geneticists sense that they hold the key to a dory which will open fields of exploration which even they can barely imagine.

The genome project, designed to map the entire set of human genes, comprises one of the most elaborate multi-national research efforts ever networked. This year has seen one variety of yeast mapped and this weekend a consortium of 104 scientists have put a map of 16,000 human genes on the Internet. They hope that the total will rise to 50,000 — or around half the total — during next year. Pictures of the innermost mechanics of existence are coming into focus. In the words of a scientist involved in mapping the DNA blueprint for a rare microbe found two miles deep in the Pacific, cracking the code is like opening a new port on Earth and discovering a new view of the Universe.

Those unaccustomed to decrypting genetic code are denied the pleasure of peering through the porthole, but can enjoy the benefits of discoveries made by those who do. Since much debate about genetics is dominated by fears of "bio-engineering", mutant mice and memories of Nazi horrors, the benefits of gene-mapping are worth

rehearsing. The maps are the basic tools on which all further progress depends. So pivotal is each new sequence, or fragment of a sequence, that scientists are locked in arguments about whether research institutes should download their latest data on to the Internet each night or wait a little longer to have it checked.

The wealth and variety of uses to which genetic information can be put may obscure a simple but priceless benefit. Biologists predicted that genetics would revolutionise medical science and so it has proved. With less than a quarter of the genome mapped, important breakthroughs have already occurred in investigations into Alzheimer's disease, colon cancer and cystic fibrosis. Those are merely examples of "smoking gun" discoveries where evidence of genetic predisposition leapt out from the sequence. Geneticists talk enthusiastically of systematically "interrogating suspects" in order to track down the more elusive causes of other illnesses.

Genetic inquiry has been compared in significance to the Manhattan Project to moonshot. But those landmarks exploited areas of knowledge which can then be exploited for good or bad. Some suggest that the genetic mapmakers are to be compared to the explorers who criss-crossed the Earth's surface in the 16th century. But the best comparison is to a lesser-known but still seminal achievement, the 19th century establishment of the periodic table. Dmitry Mendeleev's discovery that chemical elements show periodic recurrent properties when arranged in a certain order also took many decades to refine, opened myriad new avenues in chemistry and is still in use today. So it will be with genetic maps.

GAELIC SOAP

An aerial battle in Ireland

As every stamp-collector knows, one of the first acts of the Government of the newly-formed Irish Free State was to overprint all stamps in Gaelic and change the official name of the country and the capital. Gaelic was embraced as the living witness of the new nation's separate history, culture and identity. For years no civil servant could work for the Irish Government without proven knowledge of the language. Huge sums were spent in an attempt to revive a tongue that famine, emigration and English hegemony had reduced by 1911 to a mere 17 per cent of the population.

Gaelic, however, has not died. Indeed it has seen a remarkable revival. The designated Gaeltacht has shrunk to the western fringes of Connacht and some of its offshore islands; in only a handful of villages is Gaelic heard in shops and pubs. Yet almost a third of modern Ireland's population now claims an acquaintance with the language, even if not as a mother tongue. Night-classes are booming and the urban young are enthusiastic speakers. As ever, language and politics go together; Gaelic has been embraced with fervour in republican West Belfast. Indeed, it has been said that the "jailtacht" rather than the Gaeltacht was the real cradle of today's revival.

Gaelic has now arrived on the small screen. For over four hours a day a Galway

television station is to broadcast a mixture of news, dramas, culture, soap-operas, quizzes and comedy in the language. Consuming an annual subsidy of £15 million, the likely size of the audience will probably make Teitiffs na Gaeltige one of the most expensive broadcasting operations ever attempted. Opponents are denouncing it as a waste of money, and say the money would better be spent in schools. Supporters claim that it will outshine the successful Welsh language channel, S4C, and Ros na Rún, its promised Irish soap, will attract 300,000 viewers.

Barney is perhaps too dismissive a word for these hopes. But even if the world's Irish rally to the studios, the chances of an in-depth Gaelic Panorama breaking news on the Afghan civil war or making "Ruairi Bremner, C6 Eile (Who else)?" a comedy hit are slim. Local issues are the stuff of local languages: those who have studied Eskimo dialects say their conversation is largely confined to the state of the ice or the weather. Can we expect much beyond hurling scores, fishing records and the date when the sun last appeared on Gaelic quiz shows?

Television, however, is undoubtedly the key to any revival. No language that cannot compete with *Neighbours* will ever be the medium of teenage gossip; if Ireland wants to nourish its cultural heritage, it must begin with couch potatoes.

LETTERS TO THE EDITOR

1 Pennington Street, London E1 9XN Telephone 0171-782 5000

Legacy of flaws in Maastricht treaty

From Mr Richard Spring, MP for Bury St Edmunds (Conservative)

Sir, In retrospect, the Maastricht treaty left out one crucial and explicit convergence criterion — a defined level of unemployment. EU member states, without effectively tackling the clear inability of European economies to create jobs.

The impediments to this spring from over-generous employee rights and artificial barriers like the minimum wage. With continuing economic stagnation on the Continent, the risks of social disorder grow alarmingly.

Ironically, therefore, we may well see a single currency depreciating to offset the lack of competitiveness, and to counter unemployment. This would solve nothing unless issues like a flexible labour regime and efficient employment marketplace are fundamentally addressed.

None of this is in Britain's interests. That is why the Governor of the Bank of England is so right to exhort the UK if the ultimate decision is to opt out (report, *Business*, October 21). It is also a vindication of the Prime Minister's determination to be involved in the single currency negotiation process. He must be positioned to hammer home the inescapable necessity for supply-side reforms, which have been carried out in the United Kingdom with such obvious comparative success.

Yours faithfully,
RICHARD SPRING,
House of Commons.
October 22.

From Mr Tam Large

Sir, Your editorial of October 21, "A question of questions", held that it is now too late for a referendum on the Maastricht treaty. However, the referendum on continued membership of the EEC in 1975 was held two years after the Government had signed up. The constitutional changes inherent in the Maastricht agreement are far more radical than the common market trading arrangement which the public was told it was considering in 1975. It is now even more imperative that the full issues of European integration are dealt with once and for all, by putting them to the British people in a referendum.

Yours,
TAM LARGE (Referendum Party prospective parliamentary candidate for Mid Sussex),
Captains House,
Street, Hassocks, Sussex.
October 23.

From Mr Glenmore Trenear-Harvey

Sir, "The only logical position for the Referendum Party is to back the Conservatives and hope that Major gets a large enough majority to examine vigorously all the questions Europe raises", argues Mr K. A. Gottlieb (letter, October 22). His logic strikes me as flawed.

If John Major were, in the remaining months of his government, to commit to a referendum now and allow the British public to decide on the issue of future sovereignty, I would promptly desert the Referendum Party's "rabble army".

The battle would have been avoided, with my honour — and Mr Major's majority — remaining intact.

I have the honour to be, Sir, your obedient servant,
GLENMORE TRENEAR-HARVEY,
6 Marlborough,
61 Walton Street, SW3.
October 22.

From Mr Martin Ball

Sir, At the Referendum Party Conference (report and leading article, October 21) James Goldsmith repeated his intention to disband the organisation once its objective is achieved. Yet will that be the end of the road for pro-referendumists?

Having identified the inadequacy of the current model of political representation to reflect the public mood on the issue of European integration, those favouring referendums should take their arguments to their logical conclusion: that there should be referendums on every aspect of how we are governed.

Why not let the people decide individually on all issues of policy government?

Yours sincerely,
MARTIN BALL,
17 Haverfield Road, Bow, E3.
October 21.

Sperm donation

From Dr B. Brend

Sir, If a woman were impregnated with the sperm of her dead husband (letter, October 24) and had a child, would the husband be considered to have died without issue for purposes of inheritance?

Yours faithfully,
BARBARA BREND,
Crown Lodge,
148 Haverstock Hill, NW3.
October 24.

Weekend Money letters, page 39

Letters should carry a daytime telephone number. They may be faxed to 0171-782-5046.

Bishops' guidance on social policy

From the Bishop of Leeds

Sir, William Rees-Mogg ("Bishops or party pawns?", October 23) both misunderstands and misrepresents *The Common Good*.

It is not a list of detailed policy prescriptions. It is a presentation of the Church, drawn almost exclusively from the teaching of successive Popes. This teaching is a set of moral principles intended to educate people's consciences, and it follows from the fact that Christian faith has an inescapable, if sometimes neglected, social dimension.

Rees-Mogg makes assertions and attributions about the document which are ill-founded, for instance on Europe, on bureaucracy, on subsidiarity and on a statutory minimum wage (which is not advocated but noted as one possible option). The document takes a balanced view of such institutions as the market, which could not be guessed from his selective quotations. He criticises the document for holding views which I presume he dislikes, but which it does not contain.

He accuses the bishops of softening their attitude to abortion, when the right to life is in fact singled out as the leading issue discussed, and when it is described as "the one fundamental right" from which all others flow.

The document recognises that the general election is not a single-issue referendum, but asserts that Catholic electors will take account of the views of individual candidates. A candidate's views and track record on abortion may be so actively "pro-choice" that Catholic electors should not vote for that candidate, even if on other grounds they would wish to do so.

The *Common Good* highlights moral values in political and economic life, which are never value-free zones. It provides a rationale for discussing these matters systematically and seriously, without improper intrusion into party political controversy.

Yours faithfully,
DAVID KONSTANT
(Chairman, *The Common Good* working party),
Bishop's House,
13 North Grange Road,
Headingley, Leeds.
October 24.

From Professor D. J. Dunstan

Sir, It was with some amusement that I saw Lord Rees-Mogg's advice to bishops to concentrate on morality (October 23) and to read Adam Smith's *Wealth of Nations* to learn some elementary economics (October 21).

Smith shows that the wages of most of the population will not be sufficient to support a couple and their children. Wages are controlled by infant mor-

ality — if conditions change and infant mortality drops, wages will fall until infant mortality rises again to its proper level.

Smith does not deplore this state of affairs or suggest alternative ways of organising our affairs; instead he invites attempts to achieve a living wage, such as guilds and apprenticeships. Rees-Mogg says that bishops have a duty to protest against abortion; if they were to read the *Wealth of Nations* how much more would they have reason and duty to protest against Smithian economics!

Whatever the virtues of a free market according to Smith, they certainly did not include maximising human welfare or even the survival of babies. *The Wealth of Nations* is the last book one should recommend to bishops to persuade them against a minimum wage and for free markets, for it is profoundly immoral.

Yours sincerely,
D. J. DUNSTAN,
17 Testard Road, Guildford, Surrey.
October 23.

From Mr Michael Brindle, QC

Sir, Lord Rees-Mogg has a problem. He is both a devout Christian and a believer in the supremacy of market forces. He is very exercised by *The Common Good* published by the Catholic bishops, and there may be force in some of his arguments. What he cannot hide, however, is the fundamental fact that the essential tenets of Christianity are wholly inconsistent with a political and economic philosophy which leaves the fate of disadvantaged members of society to the tender mercies of the market.

Socialism and corporatism have their faults, but they recognise the Christian imperative to love thy neighbour. This may take the form of egalitarian social engineering or of paternalistic regulation, but nothing similar can be found in the theories so dear to the heart of Lord Rees-Mogg.

Whatever the merits of the "trickle down" theory of wealth creation, or of the view that all good things come from vigorous competition, they have nothing whatever to do with Christianity.

Yours faithfully,
MICHAEL BRINDLE,
50 Argyll Road, Kensington, W8.
October 23.

From Mr A. Connolly

Sir, Surely it is Labour that is following the teachings of the Church, rather than vice versa.

Yours faithfully,
A. CONNOLLY,
41 Southfield Road,
Orrell Park, Liverpool 9.
October 22.

Hospital age bar

From the Medical Director of Hillingdon Hospital

Sir, Dr Stutford's reference (Medical briefing, October 16) to our "refusal to accept patients aged 75" is far too sweeping: as your brief report of October 15 made clear, we are refusing only those elderly patients who have been referred to us from other hospitals' catchment areas. We had an open-door policy, but this has been overwhelmed by such referrals.

Social service difficulties mean that it is taking twice as long — 31 days on average — to get elderly patients discharged. No ordinary surgical work has been done here for two months and we have had to briefly close our

casualty for the first time ever because we had no beds to put patients into.

As winter comes this will get worse. We need to continue to work closely with our neighbouring hospitals and emergency services, so that winter surgery can both be dealt with. Local over-75s and any emergency attendances are still being admitted.

I hope he, and his "appalled" patients, will be reassured by knowing the whole story.

Yours sincerely,
PETER JAFFE,
Medical Director,
The Hillingdon Hospital,
Pield Heath Road,
Uxbridge, Middlesex.
October 16.

A woman's work

From Mr Kenneth Camsey

Sir, I should have written yesterday to thank Mr Andrew Hewson (letter, "A woman's work is almost done", October 18). However, after reading his enlightening words I have been busy washing machine, vacuum cleaner and refrigerator so that my wife's life can be fully enriched.

Given that our rural home is 12 miles from the nearest suitable shops for her (now) daily trips, I have also forbidden her the use of her car, ensuring her fitness as well as her fulfilment whilst exercising our pet Labrador.

Since she is, in addition, joint owner of our business, thereby contributing 50 per cent of our annual income and working 60 to 70 hours per week to ensure its continuing success, the mea-

sure of her gratitude is in her allowing me to write this letter.

Yours sincerely,
KENNETH CAMSEY,
Bracken House, High Row,
Reeth, Richmond, North Yorkshire.
October 19.

From Mrs Carole Howman

Sir, Would Andrew Hewson be kind enough to put me in touch with a mechanised bed-maker, gardener, decorator, breadmaker, dogbody and, most importantly, a robot chauffeur for retrieving "over the limit" husbands?

Maybe I could then get back to architecture after 40 years.

Yours faithfully,
CAROLE HOWMAN,
Hillbrow, Church Green,
Great Wymondley, Hertfordshire.
October 20.

Out for a duck

From Mr Neil Laing

Sir, The traditional method of preparing Bombay Duck (letters, October 14, 23) requires one to catch a burmulo — a small fish, *Harporodon neherus*, found off the coasts of southern Asia — and then dry it in the sun.

Just as well, perhaps, that one of your correspondents was told by his local Indian restaurant it was unable to prepare this for him. He might have had to wait quite a long time.

We open a packet. Preparation time nil; smell minimal; taste delicious.

Yours faithfully,
NEIL LAING,
The Armoury Flat,
Epsom College, Epsom, Surrey.
October 23.

Don't do what we did with our dodo

From the Associate Curator (Mammals) and the Assistant Curator (Zoological Collections), Oxford University Museum

Sir, Prompted by the fate of some of the Eton College natural history collections (report and leading article, October 24), we would like to caution against equating the disposal of stuffed animals with the modernisation of museum displays.

Many successful museums still display stuffed animals and the proliferation of extremely popular "discovery rooms", of which the favourite exhibits are taxidermy-based, shows just how valuable these objects are.

Such material represents an important resource for education: no wildlife documentary can replace the excitement of touching the real object, as anyone who has seen a small child find out how heavy an elephant tooth is, or just how smooth the fur of an arctic fox feels, will know.

Indeed, this is recognised by the current curator at Eton, Dr David Smith, who intends to include taxidermy specimens of British animals in his new displays. Coming as we do from an institution which is often criticised for disposing of most of its stuffed dodo, leaving only the head and a foot, in an 18th-century attempt at modernisation, we know the risks inherent in the assumptions which you have made.

Collections such as those of Eton are a material reminder of our history. Our attitudes may have changed, but there are still lessons which can be drawn from the past.

Their enthusiasm for nature may have been expressed in ways which we now see as reprehensible, but it is a sobering thought that these Eton students of 100 years ago probably had a more intimate understanding and experience of the natural world, and a greater enthusiasm for it, than their late 20th-century counterparts.

Yours sincerely,
C. A. NORRIS,
Associate Curator (Mammals),
JANE PICKERING (Mammals),
Assistant Curator (Zoological Collections),
Oxford University Museum,
Parks Road, Oxford.
October 24.

Second draw

From Dr Mark Griffiths

Sir, Your report today that plans have been confirmed for another weekly lottery draw requires comment.

Additions to gambling are more likely when there is a high event frequency (ie, continuous opportunities to gamble and receive the result of that gamble quickly). Evidence to date does indeed suggest that the National Lottery as it stands now is unlikely to be addictive because of its comparatively low event frequency.

Cameleo's intention appears to be the thin end of a wedge. In Spain, where there is a lottery draw every day, the incidence of addictive gambling is high. It is not hard to imagine the same situation arising here.

Yours faithfully,
MARK GRIFFITHS
(Director, Gamblers Anonymous General Services Board),
The Nottingham Trent University,
Faculty of Economics and Social Sciences,
Burton Street, Nottingham.
October 23.

A four to remember

From Canon Mark Meynell

Sir, In your obituary of Jack Robertson, the Middlesex and England cricketer (October 19), you recall the Lord's match between the Army and the RAF in 1944 when the flying bomb "cut out" over the ground. I was there and clearly remember the 15 white figures prostrate on the grass.

I have no recollection of any spectator, except this one, who lay in the dusty cement of the top floor of the pavilion. I was impressed with the speed with which all began again. It had not ceased to roll round the stands and the black mushroom of smoke still lay over St John's Wood church when the next ball was being bowled.

I remember the effortless grace with which Robertson dispatched it to the long leg boundary — where the Warner Stand is now. I am grateful to you, Sir, for the reminder of the occasion, and to Robertson for the memory of that four, which made my day.

Yours sincerely,
MARK MEYNELL,
2 Double Street,
Framlingham, Woodbridge, Suffolk.
October 22.

Matter of taste

From Mr Alan Bird

Sir, I note that Channel 4 is to apologise for depicting scenes of sibling incest (report and photograph, October 25). Quite right too: this sort of filth should be discouraged.

Why can't Channel 4 follow BBC thing wholesome, such as Saturday's broadcast of *Die Walküre*?

Yours faithfully,
ALAN BIRD,
3 Trinity Cottages,
Richmond, Surrey.
October 25.

OBITUARIES

ERIC HALSALL

Eric Halsall, broadcaster, died on October 21 aged 76. He was born in Burnley on March 18, 1920.

In a 14-year period commencing for the BBC television series *One Man and His Dog*, Eric Halsall brought the wisdom of the Lancashire uplands, among which he was reared, to elucidating the complexities of the sheepdog trial. Of all farm animals, the border collie is unique in its intelligence and its sensitivity to the moods of human beings. It was Halsall's ability to describe the subtle relationship between the shepherd and his dog that brought the programme so vividly to life.

Audiences composed of city dwellers nurtured — if they had thought about it at all — on the notion of the shepherd as a vaguely biblical figure, striding with crook in hand at the head of his flock, found themselves transfixed by the tensions inherent in attempting to pen sheep — never the most tractable of animals — in difficult terrain and often inclement weather. What had been thought of as a marginal activity, enacted "somewhere out there" by a race of men remote from the concerns of modern existence, was brought into suburban living rooms with compelling force.

Halsall was aware of the fine line between success and failure in sheepdog trialling. He was able to imbue the business with a sense of elemental struggle which gripped audiences. His sympathetic commentary put the dog where it deserves to be, at the centre of the drama. Working alongside the programme's presenter, Phil Drabble, he commented on more than a hundred programmes during the 14 years he was associated with *One Man and His Dog*.

But it was not merely as a commentator that Halsall's concern for the work of shepherds and their world manifested itself. As a course director, he was a familiar figure at sheepdog trials up and down the country, briar-clamped between his teeth,



Halsall, left, and Phil Drabble at a sheepdog championships in the Peak District of Derbyshire

deerstalker firmly on his head, as he set up obstacles to test the resourcefulness of both dogs and their masters.

Eric Halsall was educated at Burnley Grammar School and spent most of his working life in that area of the West Pennines. He grew up in the hills which surround the Victorian industrial towns of Burnley and Clitheroe, and early developed a love of natural history.

After leaving school he trained as a surveyor with a local firm. When war came in 1939 a heart condition ruled him out from service in the Armed Forces. Instead, he travelled the country doing surveying work for the Government. For several years after the war he worked as a journalist on the *Burnley Express*.

But it was his association with the National Coal Board which set him off on the path that was to shape his life. In

1951 he joined the NCB and was soon appointed its farms manager. In this post he was responsible for maintaining thousands of acres of farmland under which mineworkings run and for which the NCB had responsibility.

This led him into working relationships with the farmers who lived off this land, which was for the most part given over to grazing sheep. His interest in nature and in the rhythm of the farming year respect for the men whose lives are lived in this harsh terrain, and the dogs on which they rely for their livelihood. He became aware of the importance of sheep — physically and psychologically less "visible" than cattle — to the national economy.

While working for the NCB he began broadcasting on local radio on wildlife and country matters and also began writing on sheepdogs

and trialling for *The Farmers Guardian*. Soon, he was attending sheepdog trials up and down the country, as an official.

The genesis of *One Man and His Dog* was a rain-soaked trial held at Leek, Staffordshire, in 1974 at which the television producer Philip Drabble happened to be present. Gilbert was enthralled by the skill with which Halsall endeavoured to make sure that each competitor was given equal opportunity. Listening with fascination to Halsall's descriptions of the qualities of different competitors, Gilbert realised that he was a natural broadcaster. By that time he had also become convinced that sheepdog trialling could be an absorbing television spectacle.

At first there was a natural suspicion in the ranks of the International Sheep Dog Society (ISDS) to the possibility of a local hero. But both Halsall and

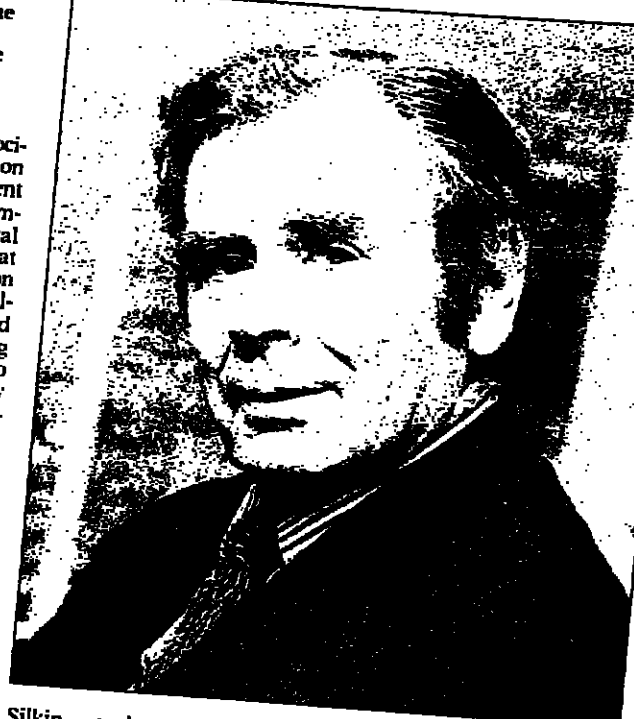
the Secretary of the ISDS, Lance Alderson, believed that the importance of the sheepdog to British agriculture deserved wider currency. In the end they won the confidence of the shepherd community. The result was a programme which, against all the apparent odds at the outset, became compulsive family viewing.

Never a healthy man — he suffered from a weak heart — Halsall eventually retired from *One Man and His Dog* in 1990. By that time his energy and enthusiasm had raised the general awareness of shepherds, sheepdogs and their work to a level that could not have been imagined in the days before *One Man and His Dog*. He and his co-workers on the programme had made the scruffy, often mud-bespattered border collie something of a social hero.

Eric Halsall leaves his widow Rita. There were no children.

SIR HUGH WILLATT

Sir Hugh Willatt, former Secretary-General of the Arts Council, died on October 18 aged 87. He was born on April 25, 1909.



HUGH WILLATT'S association with arts administration came about more by accident than design. Destined by family background for a legal career, he went to school at Repton, winning an exhibition from there to Pembroke College, Oxford, where he read Modern History. After taking his degree, he returned to Nottingham to join the family firm of solicitors, Hunt, Dickens and Willatt, and soon became a partner.

But he always retained more than a dabbler's interest in the theatre in particular and in the arts in general. This interest was inspired initially by his parents who introduced him to the theatre at an early age, and entertained the local repertory companies, so inspiring a passion for drama, and empathy with actors which was to last throughout Willatt's life. He always loved to tell amusing, but never malicious, anecdotes about the famous — many of whom became his friends.

Most of his leisure time even as a young man was spent in amateur theatricals at the Philo Dramatic Society, and in plans to provide in Nottingham a theatre for plays not dictated by commercial factors. War service with the RAF in the Middle East and Italy intervened but this only gave him wider visions and greater ambitions.

Accordingly, on returning from the war in 1945, he revived the plans for a Nottingham theatre, kept alive by his father, and through his negotiating skills, and the enthusiasm of his fellow trustees, the Labour-controlled council was persuaded to subsidise the Nottingham Playhouse, which opened in 1963. As a result of this, and many other contributions to the cultural life of Nottingham, including the production of a masque to celebrate the university's centenary, he was made an honorary MA of Nottingham University. In 1959 he had joined Lewis

Silkin and Partners in London. This move enabled him to play a bigger part on a larger stage and in 1960 he became chairman of the Arts Council drama panel and then in 1968 Secretary-General of the Arts Council itself. His leadership, helped by his long experience in the arts, enabled him to guide the council during a time of three-fold expansion of its funds, much of which went to support artistic activities in Scotland, Wales and Regions.

The characteristic and lasting legacy of his period in office, which lasted until 1975, was his profound understanding of artists and arts organisation and his constant insistence on the duty of the council to respect the freedom of artists and to respond with sympathy to their endeavours even if, as was usually the case, money was short. This was achieved through his considerable powers of tact, charm, and quiet persuasiveness, together with the constant support of his formidable chairman, and personal friend, Lord Goodman.

On retirement, Willatt was knighted for his services to the arts, an honour which meant

much to him but which he, typically, referred to with self-deprecatory humour. He subsequently returned to the Silkin law practice, through which he briefly became chairman of Wembley Stadium. He had always been an ardent supporter of Nottingham's two football clubs and of Nottingham County Cricket Club.

He continued to give unsparingly of his time to the arts as chairman of the National Opera Studio, the Ballet Rambert, the Nottingham Theatre Trust, the Riverside Studios, Hammersmith, and as a member of the boards of the National Theatre, the Royal Court Theatre and as a trustee of Shakespeare's Birthplace.

Through the diversity of his life, he made a large number of friends, and was never happier than when in their company — whether at the Garrick Club, in his "local", or on Goro where he made his holiday home.

He was predeceased by his wife, Evelyn Gibbs, herself a distinguished artist, who enlarged his interest in the visual arts, and supported him in all his ventures. There were no children.

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MARTIN GUERRA
A New Musical
by BOULLE & SCHONBERG
The theatre will close on Mon 28 Oct to record the Royal Variety Show and will re-open on Fri 1st Nov.

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NEWS

Sainsbury plans banking role

Sainsbury plans to become the first supermarket chain to open a bank. The chain, which has been losing market share to rivals, plans to offer full banking services to its 12 million customers from the New Year. All services will be offered over the telephone and the move is seen as the most aggressive bid yet to win back market share from Tesco. Page 1

Nothing wrong with a slap, says Carey

Children should sometimes be slapped to lay down moral foundations for life, the Archbishop of Canterbury, Dr George Carey, said yesterday. In a radio interview Dr Carey, who has four children and five grandchildren, said that morality started in the home. Page 1

Prince's plea

The Prince of Wales asked business to support an expansion of his charity which scoops up the young jobless, offering them voluntary work. Pages 1, 8, 21

Sentencing reforms

Michael Howard's radical sentencing proposals have met a barrage of criticism from penal reform groups. Pages 1, 6

Bypass ruling

A couple whose home was made worthless by plans for a bypass won a ruling that paves the way for a compensation claim. Page 3

Drug trial halted

Trials of a drug designed to save babies from brain damage were halted after double the intended dose was given. Page 4

Flighty decision

It began when Mary Bruce was looking for a nice new frock, but saw a light aircraft for sale at a terribly reasonable price. Page 5

Spanish schools sink Armada

If you want to know about the Invincible Armada, Sir Francis Drake, the discovery of America by Christopher Columbus or the Inquisition, do not ask a Spanish schoolchild. History does not exist as a subject in Spanish schools. The previous Socialist Government replaced it with "social sciences". Page 17

Deadly souvenirs

Hundreds of passengers arriving at Heathrow airport routinely carry weapons from machine guns to combat knives. All could be used to hijack an aircraft. Page 7

Gospel truth, by gum

Publication of the Gospels in Yorkshire dialect confirms what North-easters have long suspected - that Jesus was a Yorkshireman. Page 9

Mutiny fear

Russia's Defence Minister fears the armed forces are on the verge of an "uncontrollable" crisis and may be ready to mutiny. Page 13

Dole frustration

Campaign aides voiced despair as Bob Dole vented his frustration on the electorate in a virtual admission of defeat. Page 14

Pompeii discovery

Archaeologists have found a rare gold signet ring in a neglected part of Pompeii's ruins. Page 16

NATURE NOTES



fig. 1

The Ewe Turn



fig. 2



fig. 3



fig. 4

OPINION

Prince and people

The Prince of Wales is better fitted than most to contribute to the debate on how to sustain and nurture civic virtues. Page 21

Gene detectives

Genetic inquiry has been compared in significance to the Manhattan Project to build the atomic bomb, or the first moonshot. Page 21

LETTERS

Referendum on single currency

Catholic bishops and social policy: museums for stuffed animals. Page 21

COLUMNS

Simon Jenkins:

When we are dead and gone, trees, not scrub or grass, will recognise the land. Come the day, Pakenham even puts his money on the common birch to "seize its chance and walk first down the streets of Edinburgh". Page 20

Tunku Varadarajan:

I think that it is time to hit these myths on the head and stand up for Opus Dei. (Being a Hindu, I am, of course, not a member.) The roots of Spanish suspicion lie in the order's role under General Franco. Page 20

BUSINESS

Water: Ian Lang, Board of Trade President, has rejected

two takeover bids offering up to £50 a year off bills of customers of the most expensive water company. Page 25

Society: Alliance & Leicester is to announce details

of its stock market flotation on Monday. Page 25

TV stake: United News & Media, the owner of the Meridian and Anglia television

franchises, is paying £73.7 million for a near-20 per cent stake in HTV. Page 25

Markets: The FT-SE 100 rose

23 to close at 4022.4. Page 28

SPORT

Football: Ray Harford resigned

as manager of Blackburn Rovers less than two years after helping to lead them to the Premiership title. Page 48

Golf: Paul Curry, a journeyman professional from Essex,

led the Volvo Masters in Valderrama, Spain, by one shot at the half-way stage. Page 48

Sailing: Group 4, skippered

by Mike Golding, crossed the finish line off Rio de Janeiro to win the first leg of the BT Global Challenge in a record time. Page 42

ARTS

Irish opera: Rodney Milnes finds some pleasant

surprises in the Westford Festival's mixed bag this year. Page 19

Tear-jerker: Janet McTeer is an outstanding Nora as

Anthony Page's fine production of Ibsen's great drama, *A Doll's House*, arrives in the West. Page 19

Happy anniversary: to celebrate

William Lyne's 30 years at the Wigmore Hall, his favourite musicians performed his favourite music. Page 19

SECTIONS

Miller's tale: Arthur Miller should have been a hero, so why have Americans shunned a genius in their midst. Page 8

Weekend

Out of Africa: the trail of the dinosaur. Pages 1, 2



Countryside campaign: Paul Heiney on protecting country folk. Page 6
Property: chalets. Page 8

10 15

Win: one of three micro CD systems. Page 3
Meet: the England rugby squad's Alex King. Page 6

d'rectory

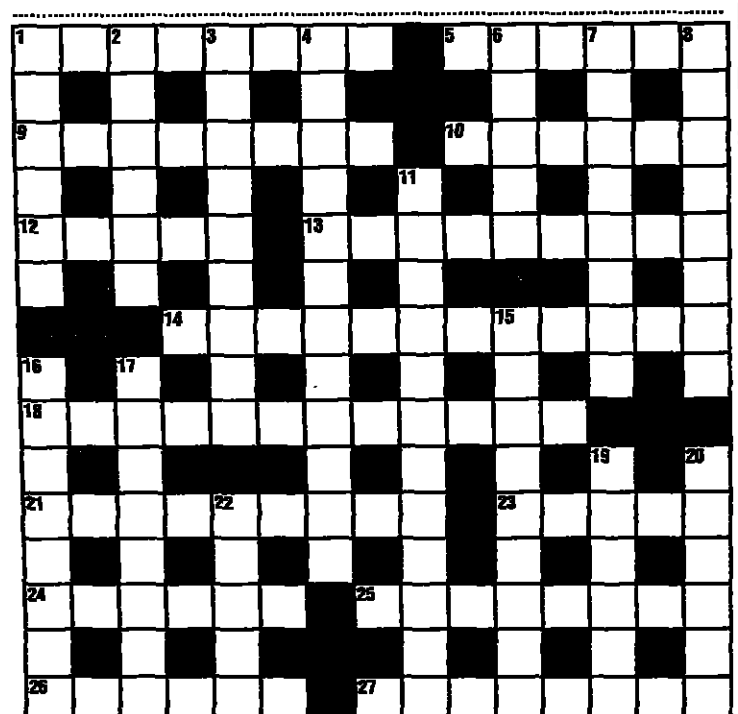


Food. Pages 34-40
Books. Pages 7-12
Entertainment. Pages 13-20
TV and radio. Pages 23-30

THE TIMES CROSSWORD NO 20,309

A limited edition, 1970 vintage bottle of Aberlour single malt whisky, the only malt whisky to have twice won the prestigious Gold Medal and Pot Still Trophy at the International Wine & Spirit Competition, will be given for the first five correct solutions opened next Thursday. Entries should be addressed to: The Times Saturday Crossword Competition, PO Box 496, Virginia Street, London E1 9DD. The winners and solution will be published next Saturday.

Name/Address



ACROSS

- Film may be kept under wraps (2,6).
- In preparation for future hostilities, getting accepted in army corps (4,2).
- Scorn using trick to allure (8).
- Old coin - say, sovereign (6).
- An arts scholar. I must abandon this science (5).
- With skill, I slow growth of edible flower (9).
- Formula on issue is raised (7,5).
- Soldiers cite new record with decoration (12).
- Plant growing out of coral sand (4,5).
- Formula one driver, perhaps, needs backing of engineers with vehicle (5).
- Damage caused by native troops capturing a castle? (6).
- Vote achieved by inventor holding queen, king, see (5,3).
- Go round and fetch device (6).
- Nail that's not essential? (8).

Solution to Puzzle No 20,303

PRODUCER PSYCHE
U I T A U O N
SPLIT RUNACROSS
H E R D U C U
V S U E
EPIGRAM DREARY
R E N E G
SKEWER RATAFIA
L A E U N
ODOUR NEWJERSEY
O P D C I A E M
TRADITION TABLE
E R N D E I D
DOWAGE ESTRANGE

DOWN

- Immigrant suffering cut in earnings (6).
- A name adopted by clever king (6).
- Eddy, noted for violence, transferred to slammer (9).
- Sleeper split - wagon right out of line (3,3,6).
- Language used when investigator reported (5).
- Like rise in popularity of Space Invaders? (8).
- Delinquent given a lot of lines (8).
- Though starting from a low base, it provides highlight, so to speak (8,4).
- Wearer of fur coat for protection against extreme cold (5,4).
- Moving about (8).
- As nude appears and pride goes wild (8).
- Jack's after second motor, a Beetle (6).
- A nerd - that's Murphy (6).
- Musical compositions with melodious sound (5).

Solution to Puzzle No 20,308

SINGLETON CHARM
T O A H O L R I
AMOUNTS THERMOS
G S D I T V A E
PUSTA CONTENDER
A R A G R I
NEARLY GLEP
T R Y E S M I
WARD PORULUSH
O W I U L U H
DOWNRIGHT EVADE
E R A N H T L R
PROVISO PREMIUM
T O T R A E R E
HITCH EDWARDIAN

LAST WEEK'S WINNERS: B Shillito, Doncaster, South Yorkshire; J W Wolstenhulme, Canterbury, Kent; J P Squire, North Shields, Tyne & Wear; M A L Lamb, Portrush, Co Antrim; M Elliott, Derby.

AA INFORMATION

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UK 125 0336 401 746

UK 125 and Link Roads 0336 401 746

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HOURS OF DARKNESS

TODAY

Sun sets: 7.44 am

Moon sets: 7.18 am

Sun rises: 5.58 pm

Moon rises: 5.58 pm

Full moon today

London 5.44 pm to 6.46 am

Bristol 5.45 pm to 6.47 am

Manchester 5.46 pm to 6.48 am

Perthshire 5.09 pm to 7.04 am

Perthshire 5.09 pm to 7.04 am

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Perthshire 5.09 pm to 7.04 am

Perthshire 5.09 pm to 7.04 am

FORECAST

General: Central and eastern England

mostly dry with sunny spells; western

England and Wales will have sunny spells

and showers. Later cloud will thicken from

the southwest bringing rain and

strengthening southerly winds.

Western Scotland and Northern Ireland

will have sunny spells and showers, but

thickening cloud will bring rain to some

parts in the evening. The rest of Scotland

should be mostly dry with sunny spells,

showery rain slowly becoming confined

to Shetland.

London, SE, Cent S, E, Cent N, NE

England, Midlands, Charnel Is, E

Anglia, Borders, Edinburgh &

Dundee, Central Highlands, Moray

Fife: Mostly dry with bright or sunny

spells. Wind southwesterly to fresh

turning south to southwest later. Max 12

to 14C (54F to 57F).

SW England, S Wales, N Ireland:

Scattered showers and sunny spells.

Scattered cloudy in afternoon with rain

persisting by evening. Wind southwest

moderate to fresh turning southerly and

strengthening later to near gale. Max 12C

to 14C (54F to 57F).

N Wales, NW England, Lakes, Is, SW

NW Scotland, Glasgow, Argyll:

Sunny spells and scattered showers,

cloudier later with patchy rain. Wind

southwest moderate to fresh turning

south to southwest and strengthening

later. Max 11C to 13C (52F to 55F).

Aberdeen, NE Scotland, Orkney:

Cloudy with showery bursts of rain at first.

Mostly dry and bright by midday. Wind

mostly moderate west to southwest

turning south to southwest and increasing

fresh. Max 10C to 12C (50F to 54F).

Shetland: Cloudy with showery rain

becoming mostly dry by evening. Wind

mostly light and variable becoming

moderate to fresh westerly later. Max 10C

(50F).

Outlook: Wet and windy at first,

brighter showery weather spreading from

the west.

APPROXIMATE TEMPERATURES

24 hrs to 5 pm: b=bright; c=cloud; d=dry; d-st=dist storm; d-c=drift; f=fair; h=hazy; g=gale; h=halt;

r=rain; sh=showers; st=stale; sn=snow; ss=sun; t=thunder

hrs in C F

Aberdeen 3.8 44 14 57 b

Anglesey 4.6 48 14 57 b

London 3.0 38 13 55 sh

Aberdeen 3.8 44 14 57 b

Anglesey 4.6 48 14 57 b

London 3.0 38 13 55 sh

Aberdeen 3.8 44 14 57 b

Anglesey 4.6 48 14 57 b

London 3.0 38 13 55 sh

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showery rain slowly becoming confined

to Shetland.

London, SE, Cent S, E, Cent N, NE

England, Midlands, Charnel Is, E

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BUSINESS EDITOR Lindsay Cook

SATURDAY OCTOBER 26 1996

National Savings plans to shed 1,500 staff

By ROBERT MILLER

NATIONAL SAVINGS plans to axe 1,500 jobs even though an independent watchdog said that the Government's savings arm needed more staff after a £50 million black hole was found in the accounts.

A secret National Savings document, *Efficiency Plan 1996-97 to 1998-99*, a copy of which has been seen by *The Times*, outlines plans to save more than £20 million. Staff cuts are expected to play a key role in achieving these savings. The existence of the management document, obtained by Derek Foster, shadow

Chancellor of the Duchy of Lancaster, is the second embarrassment to hit National Savings after publication yesterday of a damning report by Sir John Bourn, head of the National Audit Office (NAO). In his special report, the NAO's independent comptroller and auditor general listed a catalogue of serious accounting errors at National Savings, which looks after £57 billion on behalf of 30 million people.

Sir John said the apparent lack of financial controls at National Savings "make it difficult to establish the precise liability of the Exchequer to National Savings investors with the possibility that provision may have to be made in future

from public funds to meet liabilities to investors not currently reflected in the accounts".

The NAO report called for more staff to be recruited to sort out the National Savings accounting system urgently and to identify the whereabouts of the missing £50 million. Sir John concluded that National Savings had yet "to identify all posts for which accountancy expertise is required and their strategy on training for finance staff still lacks some structure".

Commenting on the proposed jobs cuts at National Savings, Mr Foster said: "It is a massive cull amounting to 30 per cent of jobs

within the three offices manned by National Savings at Durham, Blackpool (Lytham) and Glasgow. We are entitled to know how this is to be achieved, whether it is to be on an office-by-office basis or if National Savings is preparing to close down one of their centres." He added: "Either way this will spell doom and gloom for employees and cause major economic problems in the areas where the centres operate."

The Treasury, which has insisted that the public's money is not at risk in National Savings accounts, last night said the confidential executive summary was only a draft and no final decision had been taken on staff cuts.

Lang puts block on bids for SW Water

By MARTIN WALLER, DEPUTY CITY EDITOR

IAN LANG, President of the Board of Trade, has slammed the door on two takeover bids that offered as much as £50 a year off the bills of customers of Britain's most expensive water company.

His decision to block proposed offers for South West Water from neighbouring Wessex Water and Severn Trent stunned the City and cut a fifth off South West's stock market value. The shares closed 130p lower at 575p.

Mr Lang had been expected to clear Wessex to make a move in return for heavy reductions in bills paid by its customers and those of South West, although there had been some doubt whether the much bigger Severn Trent would have been allowed through because of its size.

Instead, he backed the line taken by the Monopolies and Mergers Commission, which has been looking at the battle for South West since the companies' intended bids were announced in the spring.

The MMC said that the disappearance of one of the ten water and sewerage companies in England and Wales would be against the public interest because it would deprive Ian Byatt, the industry regulator, of necessary financial informa-

tion. Mr Byatt uses the financial performances of the ten in setting prices. He had told Mr Lang that he was prepared to allow Wessex to bid, provided sufficient price cuts were forthcoming to outweigh any disadvantage, although he was against an offer from Severn Trent. However, Mr Lang, by siding with the MMC, has not taken this view.

Mr Byatt said he welcomed the decision. He had indicated Wessex should be allowed to take over South West if price reductions of 15 to 20 per cent were made available to customers in both companies. These would have been hard to fund out of available cost savings from putting the two companies together.

But had Wessex agreed, this would have trimmed the average annual bill for South West's 650,000 customers, at £320 the highest in the country, by between £48 and £64. For Wessex's own customers, those 1.1 million of them who rely on the company for both water and sewerage would have seen reductions of between £33 and £44 a year.

South West, which may now attract the attention of another bidder, reacted by announcing its own package for customers and shareholders. The interim dividend to be announced on November 14 will rise 20.4 per cent to 11.8p, while customers will receive a £15 rebate next June. This is in addition to an 11.7 per cent increase in last year's dividend and a £10 rebate paid in July.

Ken Hill, South West's finance director, denied the announcement was a planned defence to any further bid.

Nicholas Flood, chairman of Wessex, said that he was disappointed by the Government's decision. "We're worshipping at the shrine of preserving two small companies which aren't typical of those elsewhere in the industry," he added. "There's something basically wrong."

Vic Cocker, chief executive at Severn Trent, said that the focus on regulatory issues at the expense of benefits to customers and shareholders was quite extraordinary. "I hope that this does not prove to be a victory for theory over common sense," he said.



Giles Clarke, chief executive, stands to make £20 million if the deal goes ahead

Clarke welcomes rise in growth

By JANET BUSH, ECONOMICS CORRESPONDENT

KENNETH CLARKE, the Chancellor, yesterday welcomed figures showing that growth has accelerated. He said that there is a new zip in the economy.

Gross domestic product rose by 0.8 per cent between July and September, compared with 0.5 per cent in the previous quarter. This gave an annual growth rate of 2.3 per cent, up from 2.2 per cent in the second quarter and nearing the Treasury's forecast of 2.5 per cent for 1996 as a whole.

The pick-up in growth has been because of a significant improvement in construction, a bumper harvest and the

US firm to pay £150m for Pet City

By KEITH RODGERS

PET CITY, the operator of pet supermarkets, is to be acquired by America's Petsmart chain for £150.2 million.

Pet City has never made a profit and was floated on the stock market with a value of only £73 million less than a year ago. Richard Northcott, chairman, and Giles Clarke, chief executive, stand to make almost £20 million each if the deal goes ahead.

At present, Pet City operates 50 UK supermarkets. A further five are scheduled to open before Christmas and the company expects to have 75 stores open by July next year. Yesterday it reported losses of £982,000 for the year to July 7 on sales of £54.5 million after losses of £1.6 million in the previous year.

Petsmart, which owns 311 stores in America, signalled its intention to move into the UK earlier this year and held discussions on potential joint ventures with several companies, including Boots.

The company, capitalised at \$3.1 billion, has plans to open between 900 and 1,000 stores in western Europe.

Pet City shares, originally offered at 300p, rose to 560p from 340p yesterday. Under the terms of the deal a holder of 10,000 Pet City shares will receive 3,214 Petsmart shares.

United buys 20% of HTV

By PAUL DURMAN

UNITED News & Media, owner of the Meridian and Anglia television franchises, is paying £73.7 million for a near-20 per cent stake in HTV Group, the ITV company for Wales and the west of England.

United's move may overshadow an eventual takeover of HTV, although United yesterday said that it had no plans to make an offer for the rest of the company. The £20p

a share that United is paying for the 17.5 million HTV shares held by Scottish Television effectively sets a floor for any future takeover bid.

It is the third time in three years that HTV has attracted a new shareholder, and STV has doubled its money in just over a year. It acquired the stake for £36 million last September in a strategic alliance with Flextech, the previous owner of the HTV shares. United has more chance of

forging a profitable relationship with HTV than did Flextech. HTV and Meridian share a border, and work on regional co-productions.

United is lifting its stake in Independent Television News by buying, for £5.1 million, the 5 per cent held by STV. United's ITN stake will rise from 17 per cent to the 20 per cent maximum. It has to sell the 2 per cent "surplus".

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BUSINESS TODAY

STOCK MARKET INDICES			
FTSE 100	4022.4	(+23.0)	
Yield	3.89%		
FTSE All share	1972.90	(+8.85)	
Nikkei	20739.97	(+233.97)	
New York	6008.88	(+16.40)	
Dow Jones	7022.89	(+0.40)	
S&P Composite	702.89	(+0.40)	
US RATE			
Federal Funds	5 1/4%	(5 1/4%)	
Long Bond	9 3/4%	(9 3/4%)	
Yield	6.51%	(6.51%)	
LONDON RATES			
3-mth Interbank	5 1/4%	(5 1/4%)	
Life long gilt	110 1/2%	(109 1/2%)	
Future (Dec)			
STERLING			
New York	1.6060	(1.5945)	
London			
DM	1.6041	(1.5914)	
S	2.4436	(2.4231)	
FF	8.2501	(8.1827)	
DM	2.4247	(2.4015)	
Yen	181.88	(179.62)	
E index	89.2	(88.3)	
\$\$\$ DOLLAR			
London			
DM	1.5195	(1.5178)	
FF	5.1302	(5.1280)	
FF	1.2601	(1.2550)	
SFR	113.25	(112.88)	
Yen	97.4	(97.4)	
S index			
Tokyo close Yen	113.15		
NORTH SEA OIL			
Brent 15-day Jan	£24.35	(£23.15)	
GOLD			
London close	\$382.85	(£383.05)	
* denotes midday trading price			

How Big Bang gave a boost to Britain's economy

Many of the accounts of events leading up to the Big Bang have been too simplistic. History is seldom simple. The Big Bang needs to be seen in the context of the wider changes that were taking place in economies throughout the world and in the world's financial services industry.

The Stock Exchange was not the only market or institution that had to change its ways in 1986 to meet new challenges. It was, however, very important for the United Kingdom's place in a more competitive world that it should do so.

It is easy to forget now that right through to the 1970s Britain ran a restrictive and protected economy. There were dividend controls, price controls, exchange controls and high taxes. Government was most intrusive.

In the early 1970s, we saw the beginnings of deregulation in the banking world. In the securities markets, there were increasing international pressures. London had traditionally been an international centre for doing business, but this role was knocked

on the head by exchange controls, which made it expensive for domestic investors to invest overseas; the mismanagement of the UK economy did not make investment in Britain attractive to overseas investors. During the 1970s, there was increasing interest in international business as institutional investors grew in size and as Stock Exchange member brokers began to look beyond the UK.

In 1970, the Stock Exchange changed its rules to allow its member firms to deal overseas under local rules because they would otherwise not be able to compete. The Stock Exchange also recognised, even before 1970, that firms needed to bolster their capital resources. The introduction of outside capital (but not control) was permitted in 1968. From the middle 1970s, the exchange launched into an increasingly liberal debate about the changes necessary to permit member firms to deal in international equities from London since they could not hope to compete with overseas firms that were not subject to the Stock Exchange rules on fixed commis-

sions and the separation of agent and principal (broker and jobber). The establishment of the Euro bond market in London outside the Stock Exchange showed how true this was.

The real cause of the Big Bang was the abolition of exchange controls in 1979. From this moment, change was inevitable. International flows of savings and capital were bound to increase, and the distinction between international equities and leading UK equities was bound to disappear. To compete with outside houses, especially those from the US, member firms of the Stock Exchange would need more outside capital. The Stock Exchange's debate on how to permit member firms to compete intensified.

Meanwhile, member firms themselves increasingly eroded the fixed-commission system by offering free services to institutional clients, and brokers increasingly tried to do both sides of large deals, thus eroding to some extent the separation of capacity.

Commercial pressures were thus leading to change. The resistance largely came from

EXECUTIVE VOICE



Sir Nicholas Goodison

three camps — brokers whose livelihoods depended largely on domestic business; brokers and jobbers in the gilt-edged market (which operated under the aegis of the Bank of England), who saw no reason for disturbing what had worked for a long time; and many people inside and outside the Stock Exchange who believed very strongly that the separation of capacity was a strong force for investor protection.

I believe that the reference to the Restrictive Trade Practices Court slowed up the process of

commercial change. The Office of Fair Trading was bound to refer the Stock Exchange to the court in 1979. It put the exchange into an impossible position. Court proceedings are antagonistic, and the scope of the reference was undefined. Any alternative system of running the market would have been equally subject to court scrutiny. Worst of all, a court decision would have meant instant change with not enough time to plan an alternative market. The last thing that the exchange wanted, in its regulatory role, was disorderly markets.

The refusal of the incoming government in 1979 to exempt the exchange was a great pity. Fortunately, it became increasingly clear within government, as a result of work done within the exchange, and particularly in the Bank of England and the Treasury, that the court proceedings were an inappropriate way to dictate reform of the country's major securities market. Even Harold Wilson's committee in 1980 agreed that it was the wrong forum.

After the 1983 election, I asked

Cecil Parkinson, the new Secretary of State for Trade and Industry, to take the necessary action to stop the court proceedings so that we could plan a sensible and orderly change. Following our offer to abandon fixed commissions and to make certain constitutional changes, he agreed. Despite misguided political opposition, he proposed the necessary primary legislation, which was enacted in March 1984.

Initially, the Government wanted us to keep the separation of broker and jobber, but we had shown conclusively in our preparations for the case that this was unlikely to survive if fixed commissions went. Cecil Parkinson and I agreed that there should be three-and-a-half years to allow the exchange to plan the new market and to bring in the necessary technology.

This process, including the adoption of a market-making system, the decision to go for a "big bang" rather than a phased introduction of changes, and the development of the SEAQ quotation display system, was triumphantly achieved within the agreed timescale, enabling the new market to operate from October 1986. The changes to the membership rules allowing 100 per cent outside ownership were made in March of that year, having been agreed within the exchange quite separately from any agreement with the Government.

All these bold decisions were necessary to strengthen London in international markets, and particularly equity markets. As for the exchange, if it had not opened its membership to international players, it would have become a domestic backwater.

The changes unquestionably added to London's strength as an international financial centre. Trade in US, Japanese and leading continental shares increased enormously, and the contribution to the economy of London and of the United Kingdom has been of tremendous benefit.

Sir Nicholas Goodison is deputy chairman of Lloyds TSB Group and was chairman of the Stock Exchange 1976-1988.

THE TIMES

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CHANGING TIMES

National Grid gives way on price controls

By Keith Rodgers

NATIONAL Grid has conceded defeat in its battle with the Office of Electricity Regulation, by accepting proposals for tougher transmission price controls.

The decision ends three weeks of uncertainty as the company considered whether to seek a Monopolies and Mergers Commission inquiry into the review by Stephen Littlechild, the regulator.

The controls will cut almost £1 billion from customers' bills over the next four years, forcing the National Grid to reduce prices 20 per cent in the first year and keep prices at 4 per cent below inflation for the next three years.

National Grid had fiercely contested Office's original proposals and was thought to be bitterly disappointed that Professor Littlechild had made only modest changes to the final terms. However, a reference to the MMC would have extended the dispute for up to six months.

Earlier this month unions argued that the proposals, which will require National

Grid to cut operating costs by at least 4 per cent per year, could cost up to 800 jobs.

There was also speculation yesterday that the company might be encouraged to dispose of all or part of Energis, its telecommunications arm.

Acknowledging that the revenue reductions would have a material impact on the profitability of the transmission business, David Jones, group chief executive, said that the company was confident that it would maintain a progressive dividend policy.

Opinion was divided over the impact on profits although some analysts have argued that earnings per share could fall by more than 25 per cent after the proposals come into effect in April.

Meanwhile, Professor Littlechild has reached a one-year agreement with ScottishPower and Hydro-Electric on new trading arrangements to second-tier suppliers, moving to a pool purchase price basis that is about 6 per cent lower than the present method.

Royal & Sun to sell stake

Royal & Sun Alliance, the insurance company, is selling its 77.8 per cent interest in South Africa's Protea Assurance for £98 million. The move is part of the rationalisation since the merger of Royal Insurance and Sun Alliance.

Protea's general business goes to Mutual and Federal Insurance Company and the life and investment business to Commercial Union's 51 per cent owned South African arm.

Lloyd's board

Lloyd's of London has appointed a seven-strong disciplinary board. The insurance market said Matthew Patient, a former member of the ruling council, will be chairman.

Arcadian rights

Arcadian International, the hotels group, is raising £14.9 million through a rights issue of one new share for every three held at 45p each.

Shoe deal

Peter Black Holdings is buying 75 per cent of Lenci Calzature, an Italian footwear company, for up to £11 million.

GUS shares fall after warning

By Our City Staff

SHARES of Great Universal Stores, the retailing group, fell 21p to 613½p yesterday after it said that pre-tax profits were likely to fall 1 per cent in the first half of the current year.

Lord Wolfson of Sunningdale, chairman and chief executive, told yesterday's annual meeting of shareholders that although group turnover was marginally higher than this time last year, profits would be affected by slower trading in the home shopping division "in a very competitive market".

Profits have also been adversely affected by the strength of the pound and the weakness of the rand, reducing South African earnings, which normally account for between 5 and 10 per cent of annual profits.

Pre-tax profits were £237.5 million in the first half of last year, up from £226.8 million. Lord Wolfson said there were no current plans to pay a special dividend from the company's net cash of £1.1 billion.

The shares have fallen from a high of 770p this year.

TOURIST RATES

	Bank Buys	Bank Sells
Australia \$	2.10	1.94
Austria Sch	16.02	15.52
Belgium Fr	52.52	48.52
Canada \$	2.248	2.083
Cyprus CypL	0.770	0.715
Denmark Kr	8.65	9.05
Finland Mk	7.85	7.20
France Fr	6.57	7.32
Germany DM	2.37	2.36
Greece Dr	395	370
Hong Kong \$	12.94	11.94
Ireland P	1.15	0.95
Ireland Pt	1.04	0.96
Israel Sh	5.50	4.85
Italy Lira	2638	2254
Japan Yen	194.10	178.10
Malta	0.814	0.598
Netherlands Gld	1.887	2.837
New Zealand \$	2.41	2.19
Norway Kr	10.81	10.01
Portugal Esc	265.50	229.00
S Africa Rd	7.87	7.07
Spain Ptas	210.00	187.00
Sweden Kr	11.71	10.31
Switzerland Fr	2.13	1.95
Turkey Lira	155750	147750
USA \$	1.850	1.550

Rates for small denomination bank notes only as supplied by Barclays Bank PLC. Different rates apply to traveller's cheques. Rates as at close of trading yesterday.

THE SUNDAYTIMES

Our team brokered this deal, make no mistake," said Nick Brown, the energetic new chief executive of Cable & Wireless. "We insisted on operating and management control, a stake of more than 50% and that the name would be C&W..."

Business Focus — The Sunday Times, tomorrow

مكتبة من الأصل

A WORKING WEEK FOR: BOB PHILLIS

Auntie's guide on a voyage to the new world

Eric Reguly meets the BBC executive who is charged with bringing about a cultural and commercial revolution at the corporation

Monday
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Friday

THE revolution at the BBC began behind closed doors in the Denver office of John Malone, chief executive of Tele-Communications Inc. one of the world's most powerful media groups. Malone, who has been described as one of the industry's few "three-dimensional chess players", told the small group of executives that he was ready to proceed with plans to make the BBC a household name around the globe. TCI, through Discovery Communications, its US programming arm, and Flextech, its British affiliate, would spend \$750 million or more to develop and launch more than a dozen pay-TV channels based on BBC programming. Bob Phillis, the BBC's deputy director-general and the top British official at the meeting in Colorado, knew the BBC would never be the same again — Auntie was about to enter the commercial arena with a bang. "There is no question that as we see more competition and choice, we have to open up on different fronts," he said.

That was in February. Speculation in the press forced the BBC and TCI to disclose their plans last month. The announcement rocked the TV industry and came as a blow to BSkyB, the satellite broadcaster 40 per cent owned by News International, owner of *The Times*. BSkyB had also approached the BBC with a proposal to develop BBC-themed subscription channels and was negotiating with the BBC right up to the time of the announcement. TCI won partly because the BBC wanted an international deal: TCI has 125 million cable subscribers in the US, and its far-flung joint ventures and affiliates could give the BBC channels widespread foreign coverage.

Since then, Phillis, who is also chief executive of BBC Worldwide, the BBC's fledgling commercial arm, and Richard Emery, managing director of BBC Worldwide Television, have been working to strike final agreements with TCI and Flextech. If all goes well, the first BBC subscription channels will be available on satellite and cable late next summer.

The creation of the joint ventures with TCI and Flextech marks a new era for the BBC because, until recently, its entire income — £1.8 billion in the last financial year — came from the licence fee. This may seem a fortune, but the BBC is struggling. As programming costs rise in a market bombarded with dozens of new TV and radio services, from the BSkyB channels to London's Talk Radio, the BBC has been shedding employees, combining operations and introducing "accountancy", a hitherto unknown term within the organisation, into the ledger.

While the overhaul has helped, it has not freed enough cash to keep the BBC on an even keel. Lack of funds meant that it

lost the rights last year to the Grand Prix and the FA Cup, and other viewing favourites are bound to disappear as it severs fingers and limbs to keep the body alive. There are two possible solutions: raise the licence fee faster than the inflation rate, politically a risky move just before an election, or develop a stream of commercial income to prop up the core operations. Phillis's job is the latter.

In a sense, Phillis has come full circle. Until he joined the BBC in 1993 he had spent his entire career in the commercial world, with long stints in printing, newspapers and independent television. He does not fit the mould at the slow-moving and bureaucratic BBC and there has been speculation that he has come close to resigning on more than one occasion out of sheer exasperation.

Phillis admits to bouts of exasperation, but says that he is taking things in his stride in his effort to build a commercial business. "The culture here is different and there are those in the BBC who say it should stay a pure, public service broadcaster. To which I say, 'What's the alternative?'"

Phillis, 50, is an affable, burly man whose upfront style contrasts sharply with the laquered charm of many of his media colleagues. He is unconventional outside the office too and disappears into the wilderness whenever he can. He and Jean, his wife, and their three sons like to ski, trek, take white-water rafting trips and climb mountains. Phillis left school at 15, and yearned to be an architect but entered the printing industry before winning a scholarship to Nottingham University.

After graduating in industrial economics, he had careers with Thomson Regional Newspapers and the British Printing Corporation and was on the staff of the Scottish Business School and Edinburgh University.

His introduction to the TV world came in 1981 when he was managing director of Independent Television Publications, the publisher of *ITV Times* that was then owned by the ITV companies. He was spotted by the newly formed Central Independent Television, and was made managing director; he ran the company until he joined Michael Green's Carlton Communications in 1987. Phillis professes enormous admiration for Green, but their relationship was said to be rocky and he departed in 1991 to become chief executive of Independent Television News. Two years later he landed at the BBC and became its rising star. At one point, he was considered the leading internal candidate to replace John Birt as director-general. Earlier this year Birt signed on for a second four-year term, but Phillis has not given up hope. "If and when John ever steps down, of course I would be interested in applying for his job," he said.

To a great extent, his future depends on how well he manages the growth of BBC Worldwide. The job has political, as well as business, risks. Phillis has to turn BBC



Bob Phillis does not fit the BBC mould. There has been speculation that he has come close to resigning on more than one occasion out of sheer exasperation

Worldwide into a serious money-spinner, but has to do so without leaving the impression that his work is part of a covert effort to transform the BBC into a wholly commercial enterprise.

BBC Worldwide was created in 1994 and is charged with licensing and distributing the BBC's programming around the world, and publishing magazines such as *Top Gear* and *Radio Times*, books such as *Delia Smith's Winter Collection* and videos such as *Pride and Prejudice* and *Wallace and Gromit*. It is also responsible for the transmission of the BBC World Service and the development of multi-media products, such as the new BBC Online service with ICL, the computer company. In its latest financial year, BBC Worldwide had turnover of £38 million, up 11 per cent, and generated earnings of £7 million, up 44 per cent, all of which went to the BBC.

Phillis's goal is to triple BBC Worldwide's contributions to the BBC over the next ten years. Privately, he thinks it can do better. If so, the BBC will have a better chance of competing with the global players. "What we will do is supplement the licence fee, not replace it," he said.

Getting into the pay-TV market was inevitable. The arrival of the "multichannel"

universe, which can bombard viewers with hundreds of analogue and digital channels, has created a voracious demand for programming, especially the English-language variety. The BBC, renowned for its high-quality drama, comedy, news and documentaries, was a natural target for the likes of TCI and BSkyB. Adam Singer, president of TCI International, the overseas arm, said: "The BBC has the best under-utilised English-language library of programmes in the world." What the BBC does not have is spare cash, and BBC Worldwide has no

mandate to risk a penny of licence-fee funds. Programming is its currency. In Britain, at least, it appears to have struck a sweet deal. It and Flextech are equal partners in the joint venture formed to launch the channels. Flextech is putting up all the investment costs, estimated to be as much as £200 million, and will share the profits with the BBC. The BBC gets a double benefit because the joint venture will buy programming from it at market rates. The half-dozen or so BBC-Flextech channels will range from "catch-up TV", replaying the BBC's top shows for those who missed them the day before, to Horizon, a documentaries channel.

Reaching final long-term agreements with TCI and Flextech will involve endless meetings with lawyers, programmers,

bankers and TV executives on both sides of the Atlantic, and the expected December completion date is starting to look optimistic. The BBC has never before done anything remotely similar and will want to make sure that it is striking the best deal. Malone, the TCI head, strikes fear into even the most seasoned media executive. Phillis said: "I am not pretending this whole process is easy."

The forthcoming marathon is bound to test Phillis's patience, but his colleagues and friends are betting that he will emerge in one piece. "Bob has endless persistence and stamina," said Charles Denton, a former director of Central Independent Television. "He just keeps grinding away and he'll always be the last man standing at any meeting."

"besides the American Express Card, what else gets replaced"

HIDDEN ASSETS

Tradition still pays its way for Theakston's brewery

Anyone with a taste for rich, dark and smooth ales will be familiar with Theakston's Old Peculier, the beer that brought fame to the town of Masham at the eastern end of Wensleydale in North Yorkshire. Since 1987, Scottish & Newcastle has owned the Theakston brewery, a concern that is almost unchanged since its foundation in 1875. Its beers and pubs may now be acknowledged the world over as an undisputed asset of the company, but the brewery itself is not so well known.

History and heritage are paramount at Theakston's brewery, a traditional working concern where original equipment is used to make beers according to Yorkshire recipes written more than 170 years ago. The brewing tradition in Masham (pronounced Massam) began in the 1820s when Robert Theakston, the

Joanna Pitman finds few changes at the home of the recipe for Old Peculier

son of a large and successful farming family, decided to branch out. He leased the Black Bull Inn and brew-house in Masham and began making what soon became ales of considerable renown.

When Robert died in 1875, his son Thomas opened a new brewery in Paradise Fields, also in Masham. If Thomas were alive, he would probably still recognise it today. An electric motor powers the grist mills instead of a steam engine, and the copper is heated by an oil burner rather than the old open furnace; but apart from those changes, it still functions as he originally planned. When Thomas died in 1919, his sons Robert and Edwin took over the brewery and immediately acquired their local rival, the

Lightfoot Brewery, complete with pubs and a cricket team. The brewery grew fast and a reputation for fine ales boosted demand so much that a new brewery was opened in Newcastle upon Tyne.

Theakston produces eight ales, not all of them available all year round; but it is Old Peculier that has won the brewery its fame. The tale of its name — and spelling — goes back to the reign of William the Conqueror and one of his captains, Nigel de Albini, who was rewarded for his Norman warring spirit with the lands and estates of Mashamshire. His son, Roger de Mowbray, joined a crusade in 1140, was captured and held to ransom for seven years, until redeemed by the Knights Templar. On his

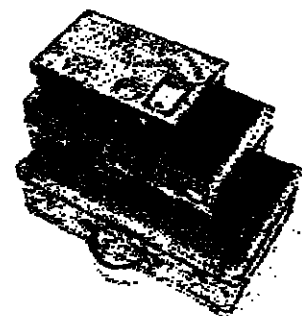
return to Masham, he expressed his gratitude by granting the income of the church in Masham to the church of St Peter in York. The Archbishop of York was not much taken with the gift, however, as it carried with it extra responsibilities in administering the law in Masham. So with due ecclesiastical aplomb, he freed Masham of all the customs and claims of his archdeacons and officials, and established the Peculier Court of Masham to deal with the law independently. A descendant panel of the court still sits, made up of 24 Masham citizens and chaired by the vicar of St Mary's, Masham.

The Theakston team is not only skilled in the art of brewing. It also produces its own oak barrels. To supply real cask-conditioned ales, wooden casks are made by hand — watertight vessels put together without using nails, screws or glue. There are only eight skilled coopers still working in a handful of traditional breweries across the United Kingdom, and one of them works at Theakston. There he trains his own apprentice coopers and together they turn out oak casks of such rarity that are numbered and catalogued. Eighty-year-old casks are still in use at the brewery.

Dispensing a pint is another art in itself. The head should not be foamy, but dense and creamy, remaining on the beer as it is drunk and leaving a lacing of foam on the sides of the glass. Even if it does take 15 seconds to pull one of Theakston's best, I am told it is worth the wait.



Theakston produces its own oak barrels. Some 80-year-old casks are still in use



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Hard work becoming a landlord

WEEKEND MONEY

FIRST-TIME BLUES 31

How a lender kept a couple hanging on



Caroline Merrell and Marianne Curphey report on the building society flotations

Shares for almost everyone

Twenty million new shareholders with stock worth a total of £16 billion will swell the ranks of private investors next year. The four building societies poised for flotation will introduce more shareholders to the market than ten years of popular capitalism.

This week, the Halifax Building Society announced further details of the plans for its £10 billion flotation. On average, the nine million members of the society will receive shares valued at around £1,000. Those who have had higher balances in their accounts on the qualifying dates will receive thousands more.

Over the next few weeks the society will be giving its members details of how to ensure they get as much as they can from conversion. The society will be reminding members that they should have at least £100 in their accounts by the end of this year in order to qualify for shares.

Members who qualify for the variable distribution of shares must make sure they top up their accounts to the level they were at on November 25, 1994, by the date of the special general meeting that will decide on the conversion.

This is expected to take place at the end of February next year. The building society anticipates that a significant number of new shareholders will sell their shares in a short period of time. The price could move to a premium as the index tracking funds, which include many of the big pension funds, will buy up the shares. In anticipation of this demand, the society has set up a share dealing service which will be free for a limited amount of time after the flotation.

When Abbey National floated in 1989, private investors sold 25 per cent of the shares in

the first year; over the next four years a further 25 per cent of the shares were sold by the private investors.

Rob Thomas, UBS analyst, believes that Halifax shares could be a worthwhile long-term bet. In outlining the conversion details, the society also announced it has abandoned its five-year immunity from takeover. Mr Thomas said: "It is unlikely that anyone would be big enough to take over the Halifax, but it is bigger almost than all the other mutuals put together. It is of such a size that it can dictate the price in the mortgage market. It has a relationship with one in five people."

The Halifax has made no secret of the fact that it wants to become a major player in long-term savings.

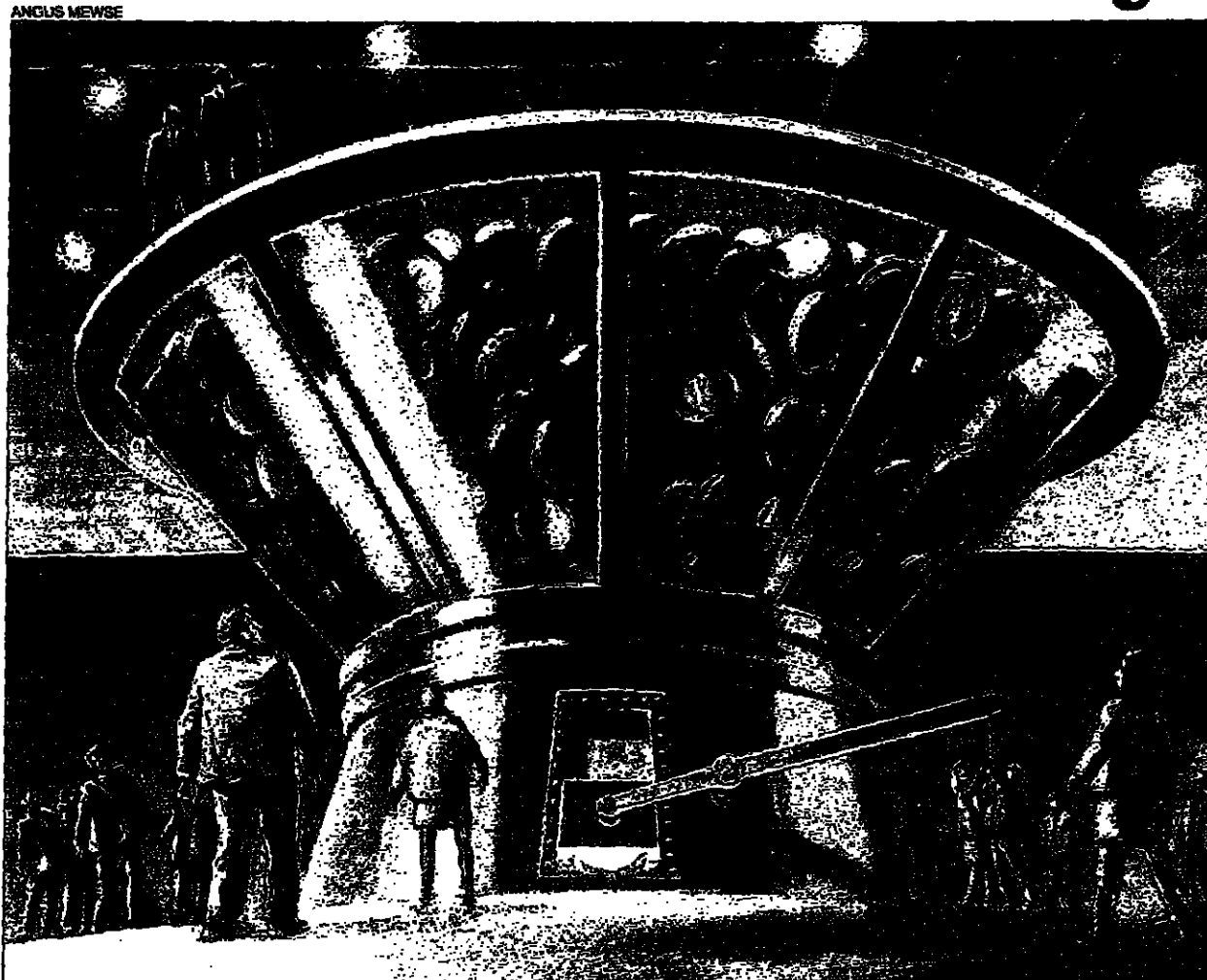
Mr Thomas said the society could be on the look out to acquire another life insurance company or another society. It has just completed the takeover of the mutual insurer, Clerical Medical.

The five-year rule is designed to give societies time to adjust to the rigours of the stock market. In abandoning it, Halifax will have more freedom to use its free capital, which could be as much as £2.5 billion, as it chooses.

The only UK-quoted company that might consider launching a takeover is HSBC, the international bank and the parent of Midland Bank.

Prudential, the mighty life and pensions house which is still believed to be pursuing the Woolwich Building Society, might approach Halifax with the offer of a merger.

The Alliance & Leicester Building Society is anticipating floating at the beginning of next year. Members will next week receive notification of the special general meeting to decide on conversion. This meeting is expected to be held



in December. This society has 3.5 million members and is expected to have a market capitalisation of £2.5 billion. No details have yet been released about the share distribution. The society announced its conversion plans in April of this year.

Mr Thomas does not have such a strong argument for holding on to these shares post-conversion because it is not such a strong brand.

The society also owns Girobank. "Through Giro-

bank, the society has 25 per cent of the commercial money transfer market," he added.

The Alliance & Leicester may not be as immune from predators as the Halifax and could be taken over before the conversion goes through. The most likely time for a bid would be when the transfer document is sent out, which will be next week. Alliance & Leicester held talks with Scottish Amicable about the possibility of setting up a joint venture, as, unlike some of the

other big societies, Alliance & Leicester does not have a well-established financial services operation.

The society does not intend to abandon its five-year protection from bidders. A spokeswoman said: "We believe we can continue the concept of a building society while being a public company, and five years' protection will give us time to develop our business without distractions."

Mr Thomas believes Alliance & Leicester could become

a takeover target after five years. The average payout per saver is estimated at £800.

The Woolwich Building Society is planning to float by next summer. It announced its plans for conversion on January 11, controversially back-dating the qualifying date to the end of 1995. It has around four million members and is expected to have a market capitalisation of £3 billion. It is offering a basic share distribution and variable share distribution. Woolwich members

will be given enough warning to top up their balances to get the maximum they can from the flotation.

Again the Woolwich will be offering a dealing service for its members.

Mr Thomas said: "There is not such a compelling argument for holding on to these shares. Its size will make it a little more difficult to compete."

The Prudential is believed to have held talks with Woolwich about the possibility of takeover before its conversion. Woolwich says it is keen to retain the five years' protection. The society has made no secret of the fact that it is keen on making an acquisition. It may buy up another smaller building society or life insurer. The payout is expected to be £1,000.

The Northern Rock Building Society surprised the market by announcing its conversion plans at the beginning of April this year. The society has around one million members and will have a market capitalisation of £1 billion. It will hold its special general meeting to vote on conversion early next year.

Again the society has given very few details about the share distribution. Members must have at least £100 in their accounts by the end of this year.

Mr Thomas believes that the Northern Rock could be taken over before it reaches the market.

The estimated payout is between £700 and £1,000. Bristol & West is to be taken over by the Bank of Ireland. Savers at December 31, 1994 with £100 or more at April 15 this year will get at least £500 in cash, plus a variable distribution related up to balances of £100,000. Some members will be given the option of preference shares or cash. Mr Thomas says: "Take the cash."

Analysts have no time for failed trusts

NEITHER sentiment nor history will be an adequate defence for poor-performing or obsolete investment trusts, say the authors of the latest investment trust annual published today.

Robin Angus and Hamish Buchan, investment trust analysts at NatWest Securities, say that while the sector has much to offer investors there are examples where the interests of fund managers have clashed with those of shareholders.

The NatWest pair said they wished that "sometimes trust managers and trust boards were not so tenacious in seeking to find methods of survival for their trusts".

They add: "For an investment trust there are fates worse than death and one of these is to become a long-term 'problem trust', endeavouring to prove itself in some new way and never quite succeeding."

Nevertheless they predict a bright future for some of the sector's stalwarts.

Those tipped under the "buy" banner include generalist trusts, Foreign & Colonial and Baillie Gifford's Monks.

Under international, Ivory & Sime's British Empire Securities is favoured.

Overseas Kleinwort Charter (Europe), Fleming American and GT Japan are the fancied investment trusts.

On the venture capital side Electra and Murray Ventures are to the fore.

ROBERT MILLER

Weekend Money is edited by Anne Ashworth

Telekom restricts UK investors

Private investors in this country will find it very difficult to participate directly in Europe's biggest ever privatisation.

Deutsche Telekom, the world's third largest telecommunications company, this week unveiled its plans for a pan-European public offering of shares.

Investors in the United Kingdom will be offered a 12 per cent stake in the share issue, which is expected to be worth about £1 billion. Institutional investors can participate in the issue by contacting one of a number of banks in the United Kingdom.

Among them are SBC Warburg, Dresdner, NatWest, Deutsche Morgan Grenfell and Schroder.

The telecoms group is not concentrating its marketing efforts on trying to attract

private UK investors. Instead discounts and incentives which have become the hallmark of privatisations in this country, will only be offered to private investors through the German banks. Anyone wanting to apply for shares through this route will have to open a German bank account. Already 3.3 million private investors in Germany have registered an interest in the company.

Many of the biggest stockbrokers in the United Kingdom will be applying for shares through the institutional placing. They will then be able to pass them on to their private clients. Anyone who buys shares through this route will not be eligible for the discounts enjoyed by other small shareholders. Stockbrokers also point out that there are problems associated with

trading in the shares of European companies. Although Deutsche Telekom will be registered on the London Stock Exchange as well as the German and US exchanges, any sale of shares has to go through the European settlement system which can be expensive and could wipe out any gains made.

Matthew Orr, of Killik & Co. the stockbrokers, said: "It may well be that you could end up holding a small number of shares where the transaction and custody charges will be very high." One of the other ways of participating in the issue is to invest via a European unit or investment trust which may also be bidding for the shares.

For instance, Kleinwort Benson's European Privatisa-

tion Investment Trust (Kepit), which is in the process of being restructured, is planning to apply for some stock.

Most analysts agree that Deutsche Telekom shares, like the shares in most of the UK's privatisations, will move to a premium immediately.

The shares are expected to be priced in the range of £10 to £12 (DM25 to DM30). The unofficial grey market for shares was earlier this week indicating that the price could reach £16. The long-term outlook for the company also looks promising. It has pledged to shed jobs and diversify globally to counter-act the effects of increasing local competition. It, like BT, is in the powerful position of owning the network which its rivals will have to lease.

CAROLINE MERRELL

Cucumbers mask real danger

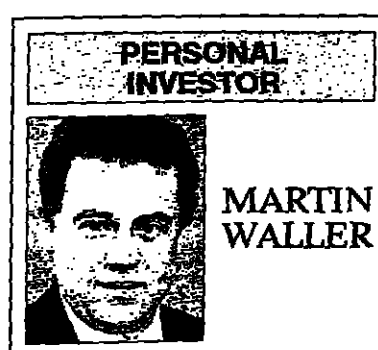
The trouble with Euro-lunacy stories — all those straight cucumbers and the threat to the British banger — is that the true dangers can become submerged under a tide of fiction. One of Britain's most successful business innovations is under threat from the misdirected meddling of the Eurocrats, for reasons that seem to have more to do with well-meaning confusion than any real malice.

This has to do with the technical regulations created by the EU to govern company takeovers. Our own rules are based on market share; if you have more than a quarter of any market, you have to justify any further expansion. On the Continent they do things differently.

The EU looks at the turnover of the firms involved. A complex formula means if the businesses have combined worldwide sales of five billion euros, or £3.9 billion, and two or more have combined sales of 250 million to the Commission — the deal must be taken to the Commission — a tiresome and prolonged business because there is an automatic suspension period of at least three weeks.

It gives rise to what the lawyers call the Sandwich Bar Syndrome. If, say, Siemens and Deutsche Telekom, two of Germany's biggest companies, should choose between them to buy a sandwich bar on Bondi Beach, they must first clear it with Brussels even if it has no implications for competition in any market. Daft, but those are the rules.

One of the outstanding successes of the past 15 years has been the British venture capital industry. Firms such as St. Schroders, the Prudential, Electra



MARTIN WALLER

and others, often but not always controlled and funded by the big banks or insurers, have provided capital to huge numbers of small businesses denied it by other routes, in exchange for a stake. As it happens Europe is as ripe for reconstruction as British business was two decades ago, with masses of small, under-funded, often family companies. British fund managers are increasingly exporting their skills there. But they are being badly hampered by the Euro-legislation on takeovers. When assessing turnover, Brussels includes that of associates in which the party has a controlling investment or that have control of that party. This is to get around those complex cross-holdings so common on the Continent, where company A has a chunk of bank B which owns a bit of manufacturer C and so on, allowing all to present a united front to the outside world. Fair enough; but venture capitalists always

take a holding in their charges. The Eurocrats insist on counting the turnovers of those companies in which venture capitalists hold stakes, and the turnovers of those banks or insurers that own the venture capitalists. This means almost everyone gets caught in the net.

Two venture groups, acting together as they often do, cannot help the owner of a sandwich bar in Clapham High Street to expand without going to Brussels to ask permission first. Never mind that neither has any holding in another sandwich bar anywhere — the EU rules are all about turnover, remember, not competition.

Venture capitalists have to move fast, if they are invited to put a new management into a business or support the old one. There is often an auction by the vendor, for example. They cannot be bothered with filling in a long form and waiting around for the deal to be waved through by Brussels. The result is that they are having to get around these wholly unnecessary restrictions by various artificial means.

This situation can only get worse, because Brussels is pushing to drop those turnover thresholds that trigger interference to three fifths of their current levels. John Bridgeman, head of the Office of Fair Trading, is fighting a gallant rearguard action — he was on the stump again in Berlin this week warning of the "unpleasant side effects" of reducing those thresholds. But there is no certainty he will succeed.

Angels tread carefully, page 32



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Some rather expensive advice

Most people with a current account think they already have a bank manager with whom they can arrange overdrafts, discuss deposit accounts, and get investment advice. So NatWest's announcement this week that customers who want a really personal service will have to pay £150 for the privilege must have come as a surprise to many.

Banks would love to charge for current accounts, even for those people who stay in credit, but it would be a brave chief executive indeed who introduced a blanket charge. So get ready for more accounts with "life-style benefits" of the type launched by NatWest. The

Kepit kaput

THE flotation of Deutsche Telekom has come too late to save the beleaguered Kleinwort Benson European Privatisation Trust (Kepit), from being radically restructured. By today,



COMMENT
MARIANNE CURPHEY
Personal Finance
Deputy Editor

Kepit shareholders must have sent back forms indicating whether they wish to reinvest in son of Kepit, take cash, or transfer into an M&G European unit trust.

It is a cruel irony for Kepit's managers that DT will probably be an enormous success. The original Kepit portfolio aimed to invest only in privatisation

stocks in Europe. DT promises to net its domestic followers millions of marks of instant profit, although as we report on page 29, British investors will find easier to reap the benefits by purchasing shares via a European investment trust. Kepit launched on the back of successful British privatisations, came a cropper because its investment

brief was too narrow, and it attracted so much capital that it ran out of decent quality stocks in which to invest. The management must also take some blame for the trust's failure significantly to cut the gap between the fund's net asset value and its share price.

But DT may well mark a turning point in European privatisations: it is the largest privatisation in Europe's history and the first one in Germany to be aimed specifically at the retail market. Meanwhile Spain and other countries have now moved to put safety nets under their privatisations. Kepit junior may yet learn from the mistakes of the father.

Bristol apology for months of delay

Sara McConnell reports on a couple who almost lost a new home through a tardy lender



Clare Dryland and Antony Harrington are demanding compensation from Bristol & West

A couple whose mortgage application took Bristol & West four months to process are demanding compensation from the society and lodging a formal complaint. Clare Dryland and Antony Harrington, first-time buyers from north London, say Bristol & West's delays nearly cost them their new flat.

Ms Dryland and Mr Harrington contacted Weekend Money after revelations last weekend that some lenders were taking months to process mortgage applications. Royal Bank of Scotland agreed to pay £450 compensation to a couple who had faced a two-month delay, after the intervention of *The Times*.

B&W claimed it had overcome earlier delays in the summer by training extra staff and allocating more resources to turning around applications. It promised a 14-day turnaround in most cases.

But it took Ms Dryland and Mr Harrington from June 2 to October 9 to receive a formal mortgage offer. The couple are buying a one-bedroom flat in north London for £90,000. They wanted a loan of £80,000 and chose Bristol & West because it had a competitive first-time buyer five-year fixed rate. Delays started in the first

month when B&W objected to the couple's solicitor on the ground that he was a sole practitioner and therefore unacceptable to carry out the society's legal work. Mr Harrington and Ms Dryland had to pay him off and start again with a new solicitor. Bristol & West was unable to explain why it did not make any objection at the beginning.

It took two months for the survey to be completed, including special reports demanded on the new flat by the surveyor. The flat was valued at only £85,000 which meant the couple were borrowing a larger amount of the property's value.

This made them ineligible for the original fixed rate of 6.95 per cent until 2001 which had first attracted them. B&W said there were "problems" with the property but could not explain satisfactorily why the survey and reports took so long.

Credit checks on the couple did not start until the beginning of September. The society told Weekend Money that there was a seven-day delay because it was behind with its administration and so could not meet its 48-hour target turnaround time. But it

blamed a further three-week wait until October 9 on the couple's own circumstances, saying the case was "complicated" because Mr Harrington was self-employed, which he has been for five years.

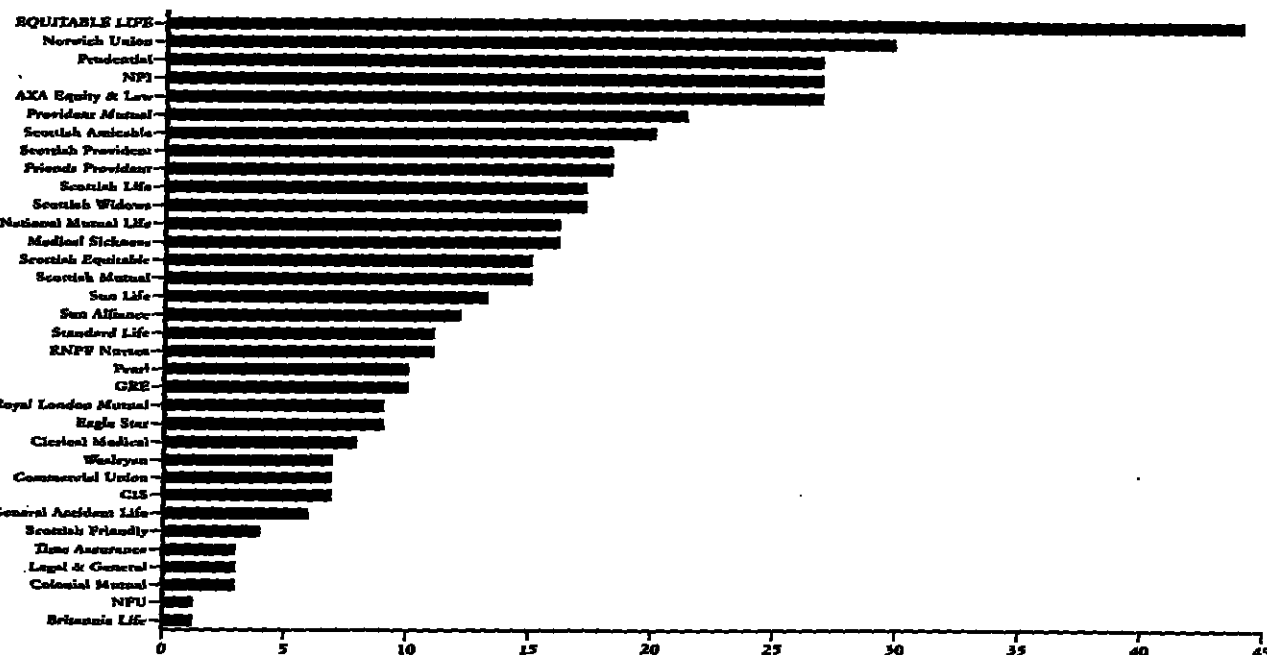
Mr Harrington was forced to supply extra documentation because his accounting year had ended in June. B&W agreed it had other self-employed customers but could not confirm whether it had standard procedures for dealing with the self-employed.

The formal offer finally went out on October 9. Ms Dryland said: "My overall impression is of incompetence and a lacklustre approach. We supplied all the bank statements and everything they wanted". Julie Clifford of A.J. Buckley, a financial adviser of Godalming, Surrey, who handled their mortgage application, said: "This should have been straightforward but it was incredibly slow. B&W kept coming back piecemeal for more information. It was not making any effort, very much passing the buck from the branch to head office."

B&W apologised for the delay but declined to commit itself to compensation without going through its internal complaints procedure.

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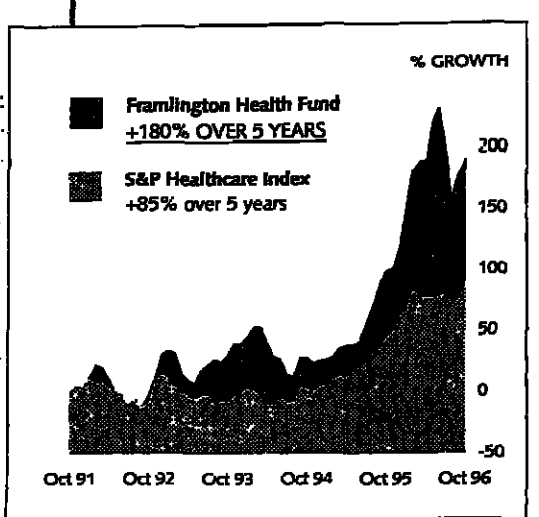
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David Rudnick on the risks and benefits of aiding small business

Angels tread carefully

THEATRELAND could not survive without the "angels" who put money into shows. But business angels can become involved in a myriad of companies hungry for start-up money or capital.

If you have some spare cash and want to capitalise on your professional or managerial skills you can provide seed capital for small businesses with innovative products.

There are substantial tax benefits under the Government's Enterprise Investment Scheme: angels who retain their company shares for at least five years are exempt from capital gains tax (CGT). Also, 20 per cent of the sum angels invest is deductible from their income tax liability, and should an angel suffer a loss selling his stake he can choose to offset it against income tax or CGT.

However, small businesses are vulnerable to cashflow problems, changes in the market and rising interest rates. It is a risky investment so do not rely on it for your future. Keep most of your savings in safer - and more liquid - form.

Patrick Dunne, a director at 31, the venture capital group that partners independent Angels, says: "There are potentially exciting returns but high risks too. You are locked in

long-term as a minority shareholder - you can't exit whenever you like." His advice: "Look for capital growth rather than income and above all don't invest money you can't afford to lose."

Business angels tend to be middle-aged executives who have been made redundant or have taken early retirement. Some get in on the act informally through their accountant or solicitor, golf club or Rotary connections. But formal introductory services are starting to replace this network.

The British Venture Capital Association (0171-240 3846) publishes an annual directory that helps would-be business angels to find acceptable entrepreneurs seeking cash. The introduction services listed are in effect financial marriage brokers enabling angels to identify and assess investment opportunities while remaining anonymous.

The Local Investment Networking Company (0171-236 3000) is one of these. It is a non-profit organisation sponsored by clearing banks and Kingston Smith, the accountants. Line-registered businesses have to pass an initial screening test before they are allowed to apply for angel funds - usually anything from £10,000 to £250,000. So far Linc has raised £8 million of equity for UK companies.

THE CONFIDENCE CHECKLIST

- BECOMING a business angel is high risk and only suitable for those who can afford to lose the money they put in. Here are some other recommendations:
- Choose a business you know something about.
 - Take your time sizing up the company; inspect the premises unannounced.
 - Do not be taken in by directors' charm. It does not guarantee acumen or competence.
 - Check the company's pedigree, its financial status and any bankruptcy or court judgments.
 - Check the balance sheet for liabilities and assets; read its memorandum and articles of association for feasible exit routes.

Prospective angels pay a subscription fee of £150 a year (£125 by standing order), for a monthly Linc bulletin listing new business opportunities nationwide. They are also invited to presentations where entrepreneurs plead their case for angel capital.

In London Linc is represented by the London Enterprise Agency (Lenta), a consortium of 20 large companies that aims to fill the equity gap faced by small businesses. Lenta's presentation last week featured five companies competing for the favour of 26 assembled angels, most of them male, middle-aged and middle-class.

The companies included a financial services broker; a weekly news magazine; a start-up venture selling business training programmes; a company seeking to develop computerised office-cleaning equipment; and a tour company wanting to launch tailor-made holidays.

In bringing together investors with diverse experience, the presentation enabled them to make the most of each other's expertise. Presenters knew that anything vague or potentially misleading in their business plan would be taken apart at question time.

Investment in child's play



Jagdish Sondhi, left, and Mike Roberts have staked £16,000

MIKE ROBERTS and Jagdish Sondhi, both in their late fifties, have each staked £8,000 in My Pal Toys, a husband-and-wife venture selling small children's toys. Midland Bank's Enterprise Fund has also put £8,000.

They heard about My Pal Toys at a Linc presentation. "They showed us the product," said Mr Sondhi, "and although I have no real knowledge of the toy industry I noticed everyone wanted to play with it. If a toy appeals to adults it should appeal even more to children, but in any case it's adults who pay for it."

Mr Sondhi, who previously sold sports equipment, says his sales and marketing experience enabled him to see the product's potential, but he still took another marketing man along for a second opinion when he visited the firm's premises in Hackney, east London. Mr Roberts, who took early retirement, said: "I got bored - I was too old to be employed and too cynical about conventional savings and investment vehicles." He has no background in toys "but I have children and we've all been kids".

He was attracted by the product's design and impressed by the presenters' performance. He still paid several visits to their workshop before committing himself, encouraged by the Midland's participation.

Both investors are seeking long-term capital growth rather than instant income. "Being an angel takes more time and effort than one might expect," Mr Roberts said.

'Good value for someone on learning curve'

CHRIS ELY, 36, is a former Eurobond trader. He read about Linc in a newspaper and this was his first presentation. He described it as "good value for someone on a learning curve". He wants to invest £50,000 to £100,000 and is interested in the publisher of Virtual Reality training programmes. "They're in a business where there's a race and the rewards are greatest for winners."



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Caroline Merrell assesses switching investments to America

Land of promise may very well disappoint

With the US presidential election only days away, the American stock market still shows few signs of faltering. The Dow Jones industrial barometer, now stands above 6,000 — it marks the longest bull run in US history. At the end of 1990, the beginning of this particular rally, the Dow was at 2,365. Many analysts have been predicting a market correction of about 10 per cent or more for the past 18 months. So far, their fears have been unfounded.

In the summer, the Dow paused for breath, on the back of better than expected unemployment figures. Bizarrely, too much employment in America is not good — it is deemed to be an inflationary factor. Any rise in inflation could lead to an increase in interest rates.

However, the most recent set of jobless figures showed a slight rise in unemployment from 5.1 to 5.2 per cent — both US and UK markets surged on the news.

A general election in the United Kingdom is less than six months away, and the uncertainty over how a Labour victory would affect British equities, and in particular privatised utilities, means that some investors may decide to switch out of UK shares.

But analysts have a warning for those looking across the Atlantic: US companies are trading on very high earnings multiples — in other words, they are expensive in comparison with expected profits. In addition, earnings growth is slowing down and some believe the recent pace set by shares is unlikely to continue.

The US election may have a temporary effect on market sentiment — when Clinton was elected for the first time four years ago the Standard & Poor's 500 index, which tracks the top 500 US companies, fell from 431 to 416 in six months. Historically, the stock market stays flat or falls slightly



When Clinton was first elected, S&P's index fell 15 points

after an election in the US. UK fund managers who run US unit trusts say the most crucial aspect of the election will be whether the Republicans maintain their slim majority in Congress and the Senate.

Most believe that Clinton will be re-elected. However, if the two houses also fall to Democrat hands, then share prices could react negatively. James Denham, M&G American & General fund manager, said:

"The market was boosted when the Republicans took control of Congress in December 1994. It meant there was a real impetus to tackle the huge budget deficit."

He said that a Democrat President, Congress and Senate could lead to an increase in public spending on health and welfare and higher taxes. The more right-wing Republican Congress and Senate act to keep this trend in check. He believes that despite the Whitewater scandal, the situation will continue as before. "The feeling is that, despite the Whitewater scandal, the current status quo will be continued," he said.

Duncan Byatt, Gartmore's senior US fund manager, said: "One of the other factors driving up the market is that demand for stock is outstripping supply."

The biggest investors in the United States companies are the mutual funds, which manage pensions on behalf of millions of investors. This money is expected to continue to pour into the market, as the baby-boom generation, those aged 30 to 40, begins seriously to plan for retirement over the next 30 years.

Even if the mutual funds decided they could make more money for their clients by investing incoming money in another country, any such move is likely to be temporary. It is also highly unlikely that the money already invested in US stocks by the mutual funds would switch out.

Mr Denham said: "The flow of this money may slow down, if better value is to be found by investing in other markets overseas, but it will not be switched off."

Anyone pondering US investment as a hedge against Labour should note the currency risk. If you invest a lump sum now and the pound gains against the dollar, as it is doing at the moment, then you will lose out. Investing via a savings plan will iron out some currency volatility.

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2	Hill Samuel US Smaller Cos 257.49
3	Govett American Growth 252.62
4	Schroder US Smaller Companies 246.46
5	PM North American Growth 215.07
102	St James's PI N Amer & Intl 73.75
103	Murray Americas Growth 71.07
104	Lloyds Bank N American Genl 67.82
105	Standard Life North American 63.15
106	City Fund American 41.68

Average percentage change over five years = 124.06

* 30.5.91-30.9.96 (%)

Source: Micropal

Private investor's Labour pains



Ron Keevil fears inflation and a loss of confidence

The possibility of a Labour government is worrying even those who have voted for the party in the past. Ron Keevil from Middlesex is concerned about the effect of Labour economic policies on investments.

He said: "I am 67, a former Labour voter and have lived through past Labour governments, so I know what to expect. If it looks as though Labour are going to win the general election, I would like to shift some of my limited capital away from inflation, which I believe will rise, and to shield it from any loss in investor confidence that I believe will follow."

"I would also like to escape from the inevitable collapse of the single currency. I have no confidence in any currency that includes the lira and drachma. My favoured safe haven is the United States."

Independent financial advisers do not hold with Mr Keevil's views. Amanda Davidson, a partner at IFA Holden Meehan, said: "This

Labour government is likely to be very different from any other and it is true to say that past performance truly is no guide to the future."

"We would recommend UK-based unit trusts invested in the United States. The funds we like are F&C Hypo US Smaller Companies, Schroder US Smaller Companies and Gartmore American Emerging, which have all performed well. We have opted for small company funds, but, in the United States, smaller companies are fairly sizeable by comparison with United Kingdom smaller companies."

She does point out the currency risk in any foreign investment.

Ian Millward, from Chase de Vere, suggests UK investments. He said: "Gallop inflation can be countered by investment in either index-linked gilts or the current issue of Index-linked National Savings Certificates."

"The US may be a safe haven in terms of the dollar, but the stock market is looking overstretched."

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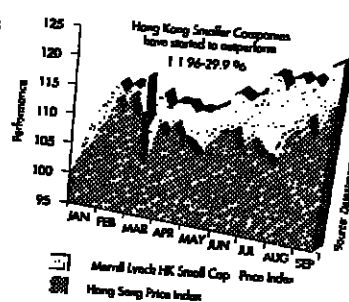


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Sara McConnell finds a building society campaign unbowed by political setbacks

Fight for bonuses continues

Campaigners fighting for the rights of disabled and elderly people excluded from bonuses from building society conversions are keeping up the pressure on ministers and the building societies ombudsman for a change in the rules.

This week political expediency temporarily dashed campaigners' hopes as legislation designed to overcome the exclusions was dropped from the Queen's Speech.

The new draft Building Societies Bill would have allowed anyone named on an account to qualify for a bonus, not just the first named. The Bill may be resurrected after the general election but would almost certainly come too late for excluded members of societies which have already announced schemes, including the Halifax, the Alliance & Leicester, the Woolwich and the Northern Rock.

In August *The Times* exposed the plight of residents in nursing homes, hospitals and hostels who are unable to operate their own building society accounts. The account has to be in the name of a member of hostel or hospital staff with the resident as the second named. Under current rules governing conversion bonuses, only the first named qualifies for a payout of free shares or cash.

Many staff members in hospitals and hostels are the first named on residents' accounts but they only qualify



Hazel Ward and her handicapped son, Matthew, who is set to lose out on bonuses

for one payout, based on the total of the sums in all the accounts. If they hold an account in their own name, they have to decide whether to take the bonus on their own account or on those of residents. If staff change and the account is closed and reopened in the name of a new member of staff, the bonus is lost because the account has not been open continuously.

Societies claim they are bound by the law and that they have to stick to the parameters set when deciding who gets a

bonus. David Gilchrist, general manager of the Halifax, said: "We are not discriminating against the disabled. Under current building society law you have to name a member for a payout."

But there are clear signs that the campaign for the rights of disabled building society members has the sympathy of ministers and the ombudsman and that pressure will continue for a change in the law. Tom Clarke, Shadow Minister for the Disabled, is planning to set down a parli-

mentary question on the issue in the next few weeks, after correspondence with Ray Ward, a *Weekend Money* reader. Mr Ward's disabled son, Matthew, is set to lose out on bonuses from his Halifax and Alliance & Leicester accounts because he is not the first named member.

Mr Ward has campaigned unceasingly in the media for changes. Pam Hannam, honorary secretary of Bristol Mencap, another active campaigner, has set up a meeting with William Waldegrave,



Chief Secretary to the Treasury and MP for the Clifton constituency in Bristol.

Brian Murphy, the building societies ombudsman, is reviewing a number of cases relating to the Halifax payout to see if his interpretation of the present rules differs from that of the Halifax. But he confesses that his powers are limited. In a letter to Ms Hannam, he says: "The ombudsman can only consider complaints that relate to the operation or termination of an account. This means he cannot question the terms of any change in a society's business status including the terms on which bonuses become payable under any such change in status."

The fall of the Building Societies Bill will mean Mr Murphy will be constrained by the existing law limiting payouts to first named members. The proposed Bill would have dramatically extended his powers and the rights of second named account holders but would still not have included powers to intervene in disputes over bonus proposals.

Tempting accounts contain penalties

While interest rates remain low, the number of notice accounts which appear to offer juicy rates of interest has grown. But while acknowledging savers' concerns about where interest rates are going and their subsequent desire for short-term accounts, building societies have been bending the rules somewhat.

Take the latest savers' account launched this week by the West Bromwich "for smaller investors". The 30 Day Savings Account, boasts the society, combines "competitive rates of interest — up to 4 per cent gross per annum — with penalty-free instant access to funds". That is not quite accurate.

There is penalty-free instant access to funds but only twice a year (up to £250 in cash or £50,000 by cheque). After that any withdrawals are subject to the loss of 30 days' interest.

Traditionally numbered day accounts would indicate the notice period you need to give to make a withdrawal. Increasingly, though, societies are taking the line that the number of days is the amount savers lose in interest if they make a withdrawal. So if you think you will want to get at your cash, read the small print

on withdrawals and be aware of penalties.

In addition, the interest rates on the new West Bromwich account — 3 per cent gross on £500 to £2,499, 3.5 per cent on £2,500 to £9,999 and 4 per cent on £10,000 and over — can be bettered by true instant access accounts. The Portman pays 4.5 per cent on all balances over £1 and the Teachers 4.8 per cent on all balances over £500. Get beyond £10,000 and the Alliance & Leicester offers 5.65 per cent and Bristol & West 5.85 per cent. If you are happy with a 30-day notice, Cheltenham & Gloucester pays 5.5 per cent on the lower balances.

Meanwhile the Woolwich has been forced to backtrack slightly on its 60-day notice account. Last month *The Times* pointed out that, apart from one instant withdrawal a year, there is a 60-day loss of interest on all further withdrawals. Again "60-day" does not indicate the notice period.

The society is writing to account holders to explain that they can now at least close their Postal 60 account without penalty, as long as they give 60 days' notice in writing. "It used to be that, the

longer the notice period, the better the rate. But, reflecting general jitters in the market about interest rates, that is not the case at the moment," says Christine Bayliss, investment editor of *Moneyfacts*. "The best rates are from short-term postal accounts."

For a combination of short notice and good rates the best are currently Cheltenham & Gloucester's Direct 30 (5.5 to 6.3 per cent gross) and Chelsea's Post-tel 20 Day (6.05 to 6.3 per cent). Nottingham's Direct Reserve (6.1 to 6.4 per cent) has been so popular since its launch a month ago that this week it was withdrawn.

The West Bromwich this week also launched a one-year notice account requiring a minimum investment of £25,000. It pays 5.25 to 6.25 per cent gross but on such a high balance can be bettered by the shorter notice accounts mentioned above and by the Greenwich's One-Year Term which pays 6.5 to 6.85 per cent.

Those who retain £50,000 or more with the West Bromwich get penalty-free access to their funds but below this figure one year's notice is required to make any withdrawals without penalty. With all-notice accounts, there is nothing to stop you giving

notice as soon as you open an account, and reviewing the situation when that time comes round, when you do not necessarily have to carry out the withdrawal. In that way notice accounts have a greater flexibility than fixed-

term accounts which is vital at a time of uncertainty over the interest rate. If you have access to your funds, you can jump whichever way a change in the rate takes you.

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6.50% rates of interest do not take account of deductions of income tax. If you are eligible to receive your interest without deduction of tax you should register on a linked Revenue form R85 which is available in all the Society's branches. Interest rates shown are not a purely illustrative. Interest rates shown are the rate of interest for 20%. Interest is credited or paid out at periodical intervals in accordance with the Terms and Conditions of the account. Withdrawal of capital from the Year Plus Deposit Bond is not permitted. Bristol & West Building Society is a member of the Building Societies Association and of the Building Societies Ombudsman Scheme, and subscribers to the Code of Building Practice. Bristol & West Building Society, PO Box 27, Broad Quay, Bristol, BS99 7AX.

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YEAR PLUS DEPOSIT BOND

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(ISSUE 4)

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£1,000,000	6.50%	6.31%
		5.05%

The Year Plus Deposit Bond is a deposit account and will not qualify for any distribution under the proposed transfer of the Society's business to Bank of Ireland Group. If you are an existing investing member, before withdrawing or transferring funds from an existing share class of account, please refer to the "Answers to your Questions" leaflet which you have been sent in relation to the proposed transfer to Bank of Ireland Group. Alternatively you may telephone the membership information line on 0800 896633.

0800 20 21 21

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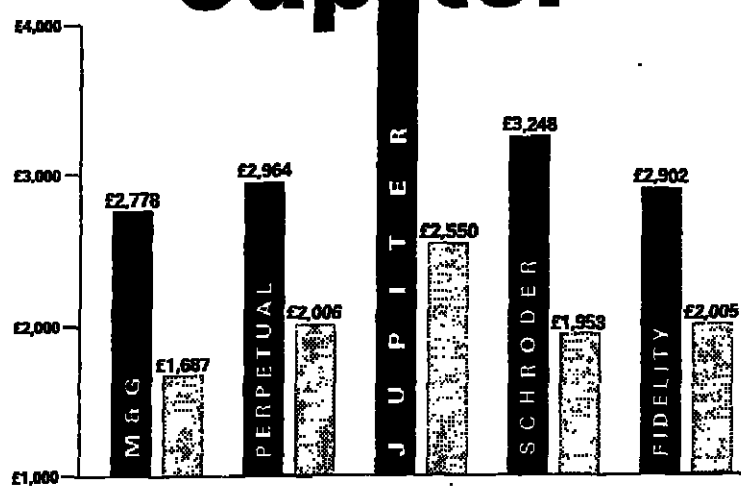
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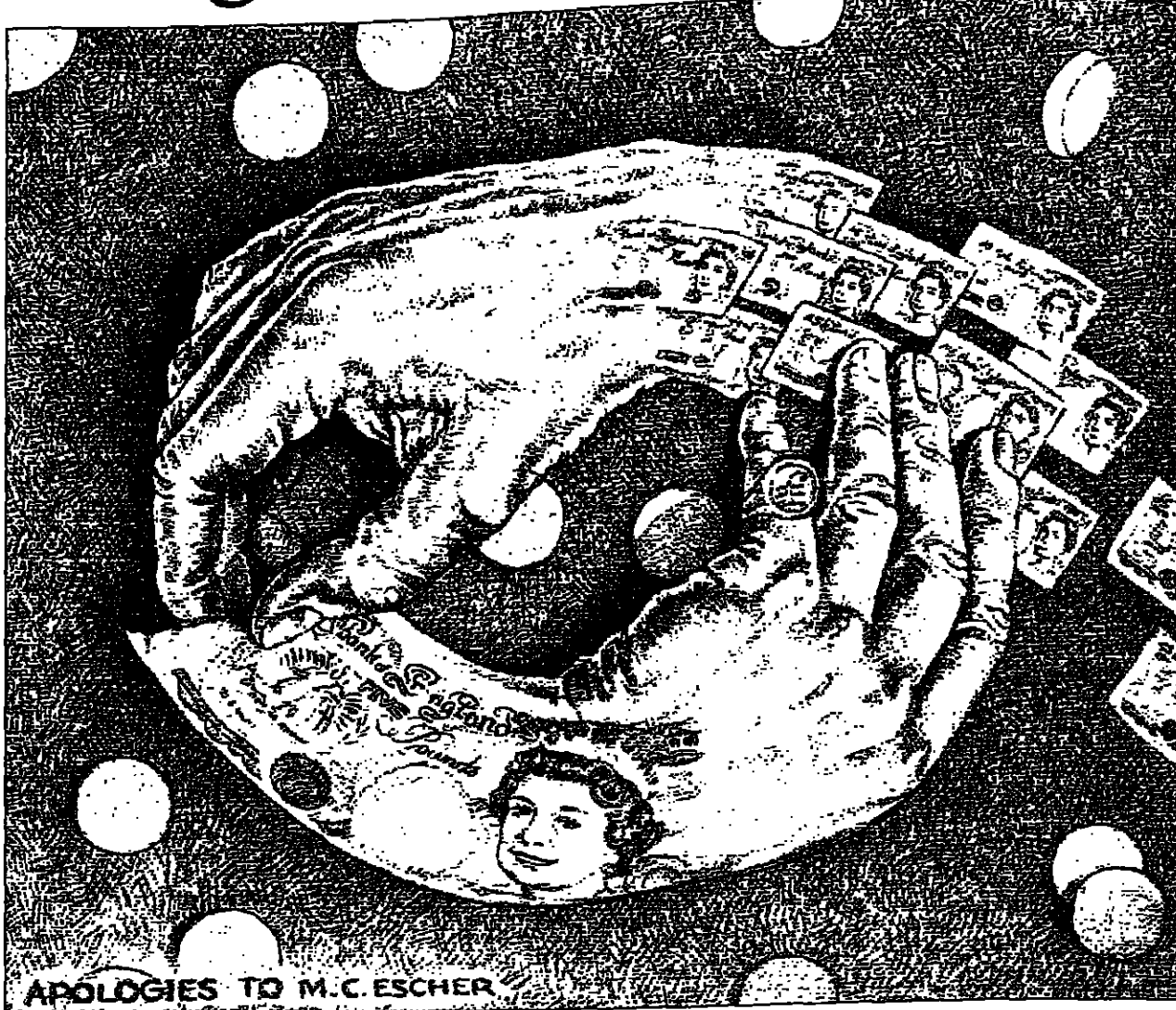
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High-flyers targeted



APOLOGIES TO M.C. ESCHER

NatWest Bank has denied that the launch of its £150-a-year current account signals the end of free banking.

Its Advantage Premier account is aimed at "busy high-flyers" earning more than £25,000 a year and follows similar moves by Barclays and Royal Bank of Scotland to offer packaged bank accounts. NatWest hopes to attract 100,000 new and existing customers to the service. For the present it is also continuing to run a £85-a-year Gold Plus service for high earners.

The majority of current accounts in the UK are still free for customers who remain in credit. However, a recent survey predicted that banks were likely to abandon the concept of free banking in the future and instead offer customers a paid-for bank account with free medical and travel insurance thrown in.

NatWest said this week that, although borrowers were subsidising current account holders by paying higher than necessary interest rates, free banking was still extremely popular in the UK. David McLean, head of personal banking, said: "We have no plans at present to end free banking."

Despite the millions of pounds spent on advertising, banks concede privately that there is little to distinguish one current account from another.

Paid-for accounts with extra "lifestyle" benefits are seen as a more effective way of branding. After months of testing, Barclays has just rolled its Additions

account out nationally. For a charge of £60 a year, Barclays customers receive free overdraft, life cover, and medical insurance. The Royal Bank of Scotland, meanwhile, has been promoting "Royalties", a packaged account launched in April which now has over 85,000 customers. For £4 a month, accountholders get preferential overdraft and personal loan rates, 1 per cent bonus on lump sum investments and pensions, £100 discount on mortgage arrangement fees and some travel benefits.

This, say observers, is the future of banking. Those customers who pay for a packaged account will be rewarded with a better service and incentives, perhaps in the form of higher interest rates, to buy long-term savings vehicles such as personal equity plans and Tassas (tax-exempt special savings accounts).

Meanwhile, Midland Bank and Abbey National say they have no plans for making charges on accounts in credit.

A spokesman for Midland said: "There are not enough people who want to pay for a current account service. In the late 1980s we had a Vector account aimed at people who had a lot of money and wanted the facility for a high-value cheque card and a large overdraft. We scrapped that when times moved on and we do not believe that charging will work now. Instead, we believe the way to keep customers is to offer them loyalty

packages and favourable investment deals."

NatWest's Advantage Premier offers the services of a personal banking manager, a gold MasterCard chargecard with Air Miles, complimentary multi-trip travel insurance and commission-free travel money, and discounts on theatre tickets and dining out.

NatWest said its research showed that people would be willing to pay the £150 charge in return for the extra features.

It intends to introduce further paid-for accounts next year. One will cost around £80 annually and will be aimed at around 2.5 million customers who do not fit into the Advantage category but who want extra services. Other accounts will target young graduates and the over-50s.

NatWest has also been criticised for closing branches and transferring customer inquiries to new service centres (see Letters, page 39). Mr McLean said if towns had more than one branch then "rationalisation" did take place, but he said branches were being replaced by telephone, personal computer and television banking.

He denied that people who did not pay for their current account would receive an inferior service. He said the Advantage Premier service was providing an extra tier of service for people who wanted a closer relationship with their bank manager.

MARIANNE CURPHEY

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Adam Jones says timing is vital when entering the gilts market

The attraction of hot dates for investors

It is traditional to become obsessed with interest rates and inflation before an election. Investors in gilts have more reason than most to ponder these two economic benchmarks. Gilts are stocks issued and backed by the Government. They owe their name to the gilt edging on the paper that records their issue, a mark of the superior credit quality that makes them one of today's safest investments.

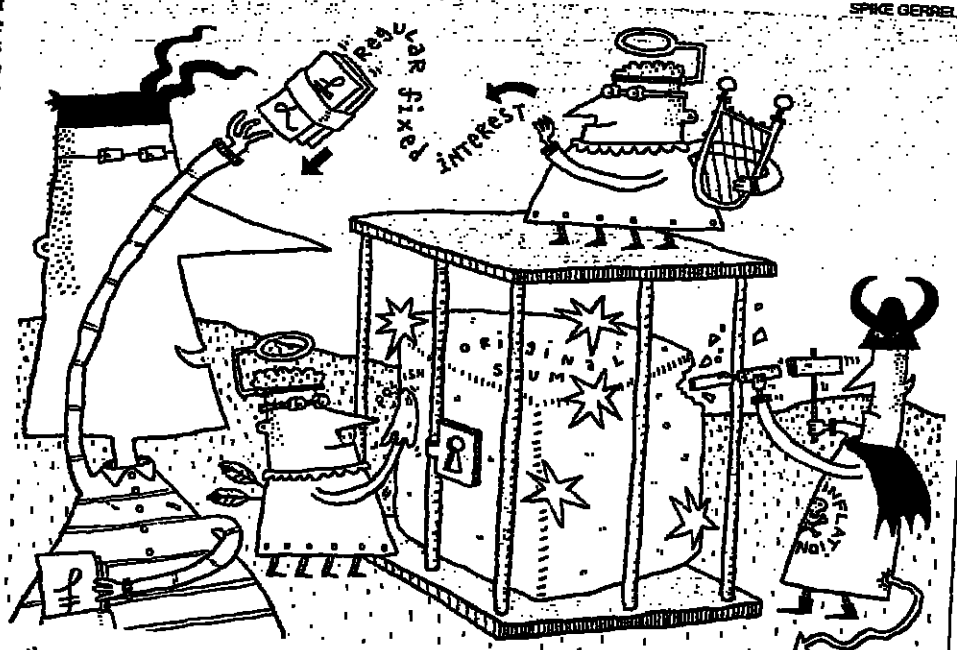
Essentially, buyers of gilts are loaning the Treasury money. For the use of their capital, they are paid a fixed amount of interest over two dates each year until the loan reaches the end of its life and the Government repays the original sum of money.

Different gilts will pay different rates of annual interest, otherwise known as coupons. The coupon will be determined by economic conditions at the time of issue. For instance, gilts paying 7 per cent until 2001 were issued early last week in a heavily over-subscribed auction.

The rates will generally be less than those for bonds issued simultaneously by companies, which have a lower credit rating — the security of government-backed debt comes at a price. They also have different lifespans, typically up to 25 years. It is these two variable factors — the rate of interest and the time left to run — that create a secondary market where gilts can be bought and sold "second-hand" as opposed to fresh at issue.

A gilt will be attractive to a "second-hand" buyer if it pays more than the prevailing base rate of interest. This will be reflected in the price. Gilt prices can be found in the Times financial pages daily. They are expressed as if you were buying a bundle of gilts that would have cost £100 at issue. If the fixed rate is good compared with the current base rate, it will cost you more than £100 to buy, even though interest will only be paid on that nominal £100.

For instance the price quoted for Treasury 9 per cent 2008 gilts — which give a 9 per cent return until the year 2008 — was about £110 last week. The extra £10 pays for the favourable interest rate. When the gilt is redeemed, you get



only £100 for every £110 paid. Prices will also be influenced by the amount of time left to run. Gilts are classified as either "shorts" (under five years to run), "mediums" (5 to 15 years) or "longs" (over 15 years). As the redemption date gets close, the traded value will fall until it reaches £100.

The longer you have to run the better. Other gilt information is vital. The yield is a percentage that tells you how much return you get on your capital during the gilt's life, but this cannot take into account

rate investment that keeps hold of your money — is that inflation will eat into the real value of the locked-in capital. Add that to the possible anxieties presented by changing interest rates and it becomes clear that timing is vital for gilt purchase.

One solution is to buy index-linked gilts, where the interest rate and the repayment value will rise in line with inflation. The income will be lower but Stephen Lewis of the London Bond Broking Company sees them as a useful

are free of capital gains tax. Charges must also be considered, though they are small compared with managed funds. Buying through the National Savings Stock Register using forms held at the Post Office is one approach, although an execution-only service is provided, meaning you cannot get advice on what to buy. It will cost 0.7 per cent on the first £5,000 and 0.375 per cent on the next £5,000; the minimum charge is £12.50. Stockbrokers and independent financial advisers will generally set a higher minimum, say £20-£40, and a higher percentage commission, about 0.5 per cent to 1.5 per cent. But they will be able to offer advice on what securities are suitable.

Two other special types of gilt are undated gilts, which have no fixed repayment date and are, in theory, indefinite and stripped gilts which are set to become the most sophisticated form of gilt-edged investment. Planned for 1997, they will split all the half-yearly interest payments and the final capital payment into individually sold packets. This will give investors the chance to mix and match their gilt holdings, creating a more flexible instrument, able to pay out more when you need the money and vice versa.

The danger is that inflation will eat into the value of the capital

how the value of the lump sum can fluctuate in the market, affecting the money retrieved when you sell. But there is a long-term yield quoted. The gross redemption yield will tell you the percentage return if you hold the gilt until the end of its life and allow it to be liquidated by the Government. At the moment, gross redemption yields vary between about 6 and 8 per cent. They are generally less than the current yields, which range from about 6 to 10 per cent, because of the capital element. The big danger of buying gilts — or any fixed-

hedging tool before the election. Investors could consider moving out of shares in the privatised utilities which are likely to incur a windfall tax charge under a Labour government into index-linked gilts. He says private investors would be better off looking at shorts — with a life of up to five years — than vulnerable, long-term gilts. "Inflation seems to be edging up."

Since gilts cannot be put in a PEP, they are not very tax-efficient. All interest will be taxed at the holder's top income tax rate. But holdings

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Source: Moneyfacts 18th October 1996

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WEEKEND MONEY LETTERS

Service declined after Service Centre opened

From Mr R.A. Smethurst
Sir, Like your correspondent Mrs Riley (Banking on a fall in service standards, Weekend Money Letters, October 12), I received a questionnaire from NatWest Bank about branch service standards. One question asked whether my branch answered the telephone within three rings. I was pleased to answer in the affirmative.

More recently, I was advised that a new Service Centre had been opened for my branch. By ringing the centre any query would be answered much more efficiently. The other day I needed to make an account inquiry. Preferring my branch (and the very helpful staff there) to handle it, I rang the branch number but was told by pre-recorded message that the number had changed.

The new number turned out to be the Service Centre — located more than 15 miles away. Imagine my amazement when a stacking system placed me in a queue and played soothing music at my expense until a clerk was available. Is this supposed to be an improvement?

I thought that this kind of faceless service was reserved for volume operators, for example, utilities, not for a leading financial institution whose interest rates and tariffs always include a loading for quality service. For example, I was recently advised in a

His bank is saying 'the delay is due to advanced technology'



covering letter with my replacement 'Servicecard' that the improved design reflected the quality of the underlying account.

The Service Centre told me that the stacking system was about to be removed due to the volume of complaints — what does NatWest expect? When I asked how telephone calls would be answered in future, the reply was the telephones 'will just be left to ring'.

Mrs Riley, you are right about falling standards in NatWest. But we must not blame the branch staff. They

simply are not being given the tools to do the job. Surely this is a failing by senior management? Yours truly, R.A. SMETHURST, 12 Highwood Road, Appleton, Warrington, Cheshire.

From Mrs E.A. Daulty
Sir, It was with a mixture of sadness and relief that I read Mrs L.M. Riley's letter concerning NatWest Bank. As an employee of NatWest for 20 years, I felt great sadness that customers feel that the service offered by the bank has deteriorated to such an extent but I also felt a great sense of relief to find that customers recognise that the standards experienced are not the responsibility of the staff on the ground. Mrs Riley is quite correct when she states that staffing has been cut to the bone, and is likely to be cut further, massive amounts of unpaid overtime are worked and morale is at an all-time low. The

No accounting for the societies' errors

From Mr D.M. Ilott
Sir, In the last few years, I have received letters of apology from leading building societies apologising for errors, never in my favour, of interest on my account. The most typical excuses I received were:
a) The problems encountered in merging the computer systems of two societies.
b) We wrongly added your interest to the name next to yours on our computer list.
Note, these errors were only

staff on the ground face constant complaints and are backed up by what the bank has freely admitted is very poor quality technology. Mrs Riley might be interested to know that customer complaints are no longer immediately referred to the Regional Office, who would look into the matter and liaise directly with the customer, but by the branch concerned. This has now put the branch staff in the position where they are apologising and trying to justify decisions that are not made by them.

Mrs Riley might also be interested to know that shareholders are treated in a better manner than the staff. The dividend has never been cut, yet this year we face a cut in our profit sharing which has been paid ever since I joined the bank.

Mrs Riley might also like to ponder upon the fact that many of our new NatWest colleagues who have joined us from Hambro Magan will be paid massive "golden handcuff" payments for the honour of keeping a job which is already well paid in terms of annual salary and enormous bonus payments. Staff in my office face certain redundancy, one of my colleagues who has worked for NatWest for 10 years and has an unblemished service record will be paid £3,100 redundancy and I will receive approximately £16,000 after 20 years.

Try the Alliance & Leicester. Mrs Riley, My husband uses them for all his household accounts and savings. They have only ever once, in three years, made a mistake with a standing order and they sorted it out immediately and paid £25 compensation for their error.

Yours faithfully, ANNE DAULTY, Brooklyn, 12 Elm Road, Bebbington, Wirral.

corrected after I wrote to the society. God knows how many thousands of other investors are unknowingly losing out. I also felt frustrated when information given at the local branch is contradicted by re-checking with head office. Thanks for your excellent personal finance articles. Who needs financial advisers! Yours faithfully, DONALD ILLOTT, 35 Allwood Road, Maidenhead, Berkshire.

CGT ALLOWANCES — SEPTEMBER 1996

The indexed rise for calculating the indexation allowance on assets disposed of in September 1996

Month purchased	1982	1983	1984	1985	1986	1987	1988	1989
January		0.892	0.771	0.888	0.588	0.538	0.489	0.386
February		0.864	0.784	0.873	0.582	0.532	0.483	0.378
March	0.936	0.850	0.758	0.857	0.590	0.539	0.477	0.370
April	0.898	0.825	0.735	0.823	0.575	0.511	0.454	0.346
May	0.884	0.817	0.729	0.815	0.572	0.508	0.448	0.337
June	0.879	0.813	0.724	0.812	0.573	0.509	0.443	0.333
July	0.878	0.803	0.726	0.815	0.577	0.511	0.441	0.332
August	0.878	0.796	0.710	0.811	0.572	0.506	0.426	0.328
September	0.878	0.787	0.707	0.812	0.565	0.502	0.419	0.319
October	0.870	0.781	0.696	0.809	0.562	0.495	0.405	0.308
November	0.861	0.775	0.681	0.803	0.549	0.487	0.394	0.298
December	0.864	0.770	0.682	0.801	0.544	0.489	0.394	0.295

The 12 months for disposals by individuals on or after April 6, 1985 (April 1, 1985 for companies) is the month in which the allowable expenditure was incurred, or March 1982 where the expenditure was incurred before that month.

"These rates are higher than any other fixed investment account."*

"We're laughing all the way to the building society."

1 YEAR
6.50% Gross
2 YEAR
6.80% Gross
HIGHEST FIXED BUILDING SOCIETY RATES FOR INVESTMENTS OF £50,000 & ABOVE.

CALL FREE 0500 07 07 07 - 7 DAYS A WEEK

If you've got an eye for a great figure, it must be popping out by now. Because the two shown above are the highest interest rates of their kind offered by any building society. Open a Birmingham Midshires Quantum Fixed Account with at least £50,000 and we'll fix your interest rate at 6.50% Gross for one year or 6.80% Gross for two years. And our fixed rate for three years, at 7.10% Gross, is equally impressive. You don't need to have £50,000 to invest either. A Quantum Fixed Account can be opened with as little as £5,000, giving you highly competitive rates of 6.30% Gross fixed for 1 year, 6.60% Gross for 2 years and 6.90% Gross for 3 years. Just fill in and return the attached coupon with your cheque made payable to Birmingham Midshires Building Society. Or simply return the coupon or telephone for more information. You'll soon find that an investor with Birmingham Midshires has the last laugh.

The Birmingham Midshires Building Society, FREEPOST (WV610), PO Box 183, Wolverhampton WV9 5BH. (No stamp needed.)

☐ Please send me details of your new Quantum Fixed Accounts.
☐ Please open a Quantum Fixed Account for ☐ One year ☐ Two years ☐ Three years.
We will ask you to complete an account application and, if you are not already a Birmingham Midshires customer, let us see appropriate identification.
I/We enclose a cheque no. _____ for £ _____ (Minimum investment £5,000)
Name (Mr/Ms/Ms) _____ Address _____
Postcode _____
Signature _____
Daytime Tel No. _____

Birmingham Midshires Building Society
"We'll exceed your expectations"

*Interest as at 10.10.96. Source: Moneyfacts. Member of the Building Societies Association. Interest is calculated from the 4th working day following receipt of your cheque. Interest may be paid gross subject to certification as required by the Inland Revenue. Access to capital is not possible during the term.
Birmingham Midshires Building Society, PO Box 82, Pendeford Business Park, Wolverhampton WV9 5SL. Assets exceed £7 billion. Established since 1899.

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For full written details please call us on 0345 73 83 93 (local call rates), quoting reference "OK", between 9am and 6pm, 7 days a week, or complete the coupon below in block capitals and return it (no stamp required) to: Norwich Union Portfolio Services Limited, FREEPOST ANG 4098, PO Box 142, Norwich NR1 3BR.

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Address _____

Postcode _____

Data that you provide may be used by Norwich Union group companies, your financial adviser or other relevant organisations for marketing purposes such as market research and contacting you regarding your future insurance and investment needs.

For your protection all telephone calls will be recorded. The value of and income from PEPs may fall and you may not get back the amount invested. Funds invested abroad may alter with exchange rate fluctuations. Information/advice offered will only relate to Norwich Union products.

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Please send me further information and an application form for the Martin Currie Savings Plan.

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FREEPHONE 0500 61 62 65

WARNING: PLEASE REMEMBER THAT PAST PERFORMANCE IS NOT NECESSARILY A GUIDE TO THE FUTURE. MARKET AND CURRENCY MOVEMENTS MAY CAUSE THE VALUE OF SHARES, AND THE INCOME FROM THEM, TO FALL AS WELL AS RISE AND YOU MAY GET BACK LESS THAN YOU INVESTED WHEN YOU DECIDE TO SELL YOUR SHARES. *BANKING: VICTORIAL. RESERVE GROWTH PER ANNUUM BASED ON AMOUNTS INVESTED EXCLUSIVELY IN THE SCOTTISH EASTERN INVESTMENT TRUST, SCOTLAND TRUST OF SCOTLAND AND ST ANDREW TRUST WITH NET INCOME RE-INVESTED FROM 1/10/71 TO 1/10/96. Note: Each investment trust in the Savings Plan has a management fee to Martin Currie.

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THE TIMES SATURDAY OCTOBER 26 1996

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Equities recover form

TRADING PERIOD: Settlement takes place five business days after the day of trade. Changes are calculated on the previous day's close, but adjustments are made when a stock is ex-dividend. Changes, yields and price/earnings ratios are based on middle prices.

EQUITY PRICES 41

High	Low	Company	Price	%	P/E
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RACING: PAST BREEDERS' CUP FAILURES SAP CONFIDENCE IN MILE FAVOURITE

Ghosts of history stalk Mark Of Esteem

FROM JULIAN MUSCAT AT WOODBINE, TORONTO

IT WAS a throwaway line from Frankie Dettori that neatly summarised the chances of Mark Of Esteem in the Breeders' Cup Mile here today. With a positive assessment of Europe's champion miler-elect, Dettori guardedly added: "Everything looks right about the horse but we won't know how well he has taken the journey until after the race."

That detail is worth remembering. In the last decade, Shadwell, Millgram, Warrington, Zayat, Markofdistinction and Bigstone all travelled to the Breeders' Cup on the back of euphoric victories in the Queen Elizabeth II Stakes. All were routed, yet on every Breeders' Cup eve, the Ameri-

cans were promised it would be different this time. The track is generous, the climate favourable and Mark Of Esteem was devastating when winning at Ascot. The bay has had a light season, will have his favoured surface and should outclass inferior opposition. If only it were that simple. "Every year we take our best horses but our record is not too great," Dettori noted.

Ordinarily, such negative pointers might be worth overlooking in the belief that Mark Of Esteem's class will pull him through. But not at his skimpy odds. Taking even money about the colt is about as attractive as betting on Lord Shergar, reappearing aboard Shergar, much though the heart-beat for Mark Of Esteem, the head of the breed, endorses that view. Diplo-

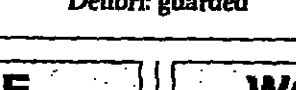
matic Jer, the shortest-priced American runner, has posted a solitary victory in 22 starts away from his beloved Belmont Park. Singelip undertakes the successful route mapped out by Miss Alleged and

Tikkanen, who both prevailed in the Turf after preparing in North America. Singelip's Canadian International victory over this course and distance three weeks ago was emphatic, but he has never appeared in top-class company over 12 furlongs. His stablemate, Pilsudski, comes here from a gruelling race in the Arc, and no horse has won this after reaching the frame in Paris.

The prospect of Dushyator mastering this field in Europe would be remote, yet the Sadler's Wells colt has been a bastion of health since reaching Woodbine. Remarkably, his courage has been questioned, an utterly disgraceful label given his recovery from a torrid passage in the Derby. He can silence the doubters; his price should be larger at

local odds than at home. Swain and Pilsudski could conceivably split the places for Europe, although the enigmatic Talloires lurks dangerously in the pack. Splendid though Itakmal appears, his prospects in the Sprint have been lessened by his position in stall four. The race will surely be over by the time he gets accustomed to the Kickback. In an open race, Lil De Justice may spring a surprise.

At his best, Tamayuz could snare third place in the \$4 million Classic, but all eyes will be on Cigar. Two defeats in his last three starts suggest Cigar is vulnerable, the strains of racing over four seasons evidently taking their toll. He is only a sentimental selection in what will almost certainly be his last race.



Dettori: guarded

WOODBINE

JULIAN MUSCAT
6.55 Barbed Wire
7.25 Lit De Justice
8.00 Jewel Princess

CARLISLE

THUNDERER
1.55 Contrail, 2.25 Ela Mata, 2.55 Bold Account, 3.25 Jacks Cross, 3.55 Grand Command, 4.30 Well Alleged, 5.00 Northern Fusilier.

WORCESTER

THUNDERER
2.05 Steadfast Elite, 2.35 Seed Roga, 3.05 Southern Rights, 3.35 Call Equine, 4.10 Strong Turpin, 4.40 Arithmetic.

YESTERDAY'S RESULTS

Newbury
Going: good to firm (some courses) good (hurdles)
2.10 (2m 110yd) 1. Katarin (C) 11/10, 2. Le Toteur (C) 11/10, 3. Seawind (C) 11/10, 4. Le Toteur (C) 11/10, 5. Seawind (C) 11/10, 6. Le Toteur (C) 11/10, 7. Seawind (C) 11/10, 8. Le Toteur (C) 11/10, 9. Seawind (C) 11/10, 10. Le Toteur (C) 11/10.

GOING FAST (DIRTY) YIELDING (TURF)

LIVE ON SKI SPORTS 2. EXCEPT 6.55 (DELETED COVERAGE)

6.55 BREEDERS CUP JUVENILE FILLES

(2-Y-O) 6.55 CITY BAND (11) (C) (Duchess Farm) D. J. Lusk 8-7 S. Safford
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46 SPORT

THE TIMES GUIDE TO THE PREMIERSHIP THIS WEEKEND

ARSENAL
George Graham makes a piquant return to Highbury, where, for all his recent misadventures, most of the fans still love him. But in Leeds United he has taken over a team in desperate straits. Faint hope lies in the fact that Arsenal just now seem to find it difficult to beat anybody. Platt has still to find form and even the return of the virtuosos Dennis Bergkamp has not yet got things to flow. That Arsenal stand so high says more about the Premiership than it does about them. **BG**

ASTON VILLA
Brian Little bade farewell to an old friend and loyal servant this week, when John Gregory, his first-team coach, left Villa to take charge at Wycombe Wanderers. "I've hung on Brian's shirt-tails for long enough," Gregory said. When he turned up at the club's training ground for the last time, Little was appropriately distraught. He wore a black armband, had a handkerchief at the ready and sat with his head in his hands. "He was hammering it up really well," Gregory said. "I think." **RK**

BLACKBURN ROVERS
Ray Harford said that things would get better for his successor, because he would have Le Saux, Hendry and Sutton back. Harford thought he would be going next week, however, and Tony Parkes, the caretaker manager, does not have such luxuries for the visit to Upton Park. He joined the team coach to London for what was a subdued journey. The players reacted with some shock at the news yesterday — it seems that they were just about the only people who did not know. **DM**

CHELSEA
The game against Tottenham has been overshadowed by the death of Matthew Harding. If the Chelsea players, who liked him so much, are effectively in a state of mourning, who could blame them? And if the Tottenham men, too, are affected by the occasion, what could be more natural? It is evident that in recent weeks, things have gone badly wrong for Chelsea. Perhaps the belated return of Ruud Gullit will at last turn the tide. But it would be unfair to expect too much today. **BG**

COVENTRY CITY
Ron Atkinson's attempt to buy success — or, perhaps, survival — at Highfield Road continues to founder. 20 months and £18 million into the job. Yet Bryan Richardson, the club chairman, has promised further funds should Big Ron's policy of spend, spend, spend prove fruitless. "We are under no financial pressures and if we have to invest more money in the team, then there is no problem," Richardson said. The apparently bottomless pit of readies must be exhausted soon, surely. **RK**

DERBY COUNTY
Post-Bosman, faxes and video tapes of foreign players are arriving on managers' desks on a daily basis and Jim Smith is taking more interest than most. "But it is hard to sign a striker at a good price," he said. Dean Sturridge, joint leading scorer with two, misses tomorrow's game against Liverpool through ankle trouble and Smith must be ruing the decision to loan one of his forwards, Marco Gabbiadini, to Birmingham City. **RH**

EVERTON
Most managers complain that they have to play too much football. Recently Joe Royle has been complaining his team are not playing enough, with the October international break, the derby postponement last weekend and another international break coming up. "It's too long," Royle complained. "It's broken up the flow — you saw against West Ham that our play was very fragmentary." It has, though, given Dave Watson and John Ebbrell a chance to get fit. **PB**

LEEDS UNITED
The return of George Graham and David O'Leary to Highbury today serves only to tell them the task they face at Elland Road. "When George came to Highbury, the club needed turning round," O'Leary said, "but he is facing a monumental task at Leeds. It is a much bigger job, there is a lot wrong here, and if he turns this round, it will be a phenomenal achievement. The squad is not good enough," Graham concurs. A long, hard season lies ahead. **PB**

LEICESTER CITY
With Newcastle visiting Filbert Street this afternoon, Martin O'Neill, the Leicester manager, could be forgiven for concentrating fully on how to stop a side with the talent to overcome the loss of Alan Shearer. Instead he is demanding more goals from his own team and not just through the strikers. Leicester have yet to score from midfield in the Premiership and O'Neill said: "Quality teams have a midfielder in double figures. At this rate our three will not get 10 between them." **RH**

LIVERPOOL
Robbie Fowler has the chance tomorrow to show that he is the man to fill the large hole for England created by the injury to Shearer. "I am ready for England. I feel as though I am up to the job," Fowler said. Roy Evans feels so, too. "Robbie has had a difficult season with injury, but he is over that, and I think he is the natural replacement for Shearer," he said. Evans will field the side selected to play against Everton last Sunday, which means no place for Collymore. **DM**

MANCHESTER UNITED
Ryan Giggs's calf injury is beginning to worry United. Apart from a brief appearance against Liverpool as substitute, he has not played for United this month. He misses the game today at Southampton and is already looking doubtful for the Champions' League match against Fenerbahce on Wednesday. His absence may be the opportunity for Ben Thornley, who had a good game against Swindon, after two years out with a cruciate ligament injury and a long slow recovery. **PB**

MIDDLESBROUGH
With Bryan Robson, the manager, refusing to discuss the future of Nick Barmby, Mikel Beck seems certain to take the England player's attacking place against Wimbledon today. Fabrizio Ravanelli benefited from Beck's aerial prowess during the midweek Coca-Cola Cup demolition of Huddersfield but it will be harder today. Middlesbrough have conceded 11 goals in just four games: no wonder that the hapless Alan Miller is replaced by Gary Walsh in goal. **LT**

NEWCASTLE UNITED
With Shearer out injured for a month, there is obvious despondency on Tyneside. Consolation may come in the form of Faustino Asprilla. Asprilla has never been played in the position he likes best, behind a centre forward, and it will be entertaining, if nothing else, to watch him attempting to forge a partnership with Les Ferdinand. Newcastle are going for their eighth consecutive Premiership win, and that even before Mark Lawrenson, the new defensive coach, comes aboard — who needs him! **DM**

NOTTINGHAM FOREST
Seven days ago, Frank Clark, the manager, conceded that outsiders might think the club was in crisis, but reassured them that was not the case. Following the Coca-Cola Cup defeat to West Ham on Wednesday, his opinion shifted. "There is no doubt we are in crisis," Clark admitted. "There is so much to put right and I do not know where to start." Try the treatment room. He desperately needs Stuart Pearce to recover from a back problem for the game on Monday against Everton. **RH**

SHEFFIELD WEDNESDAY
Poor David Hirst. Four seasons ago he could have become a Manchester United player, had Trevor Francis, then the Wednesday manager, not proved so intransigent. Instead he has endured an endless list of injuries at Hillsborough, and now he is experiencing the worst goal drought of his career. It surely will not be long before David Platt looks to the promise of Richie Humphreys. Platt is still without Collins and Briscoe, but Carbone, the new signing, is fit after a midweek injury scare. **DM**

SUNDERLAND
Lionel Perez, strong on reflex saves, shaky on crosses, is left as the last line of defence against Aston Villa at Roker Park due to Tony Colon's broken leg. Perez will want to impress because Peter Reid, the manager, is apparently pursuing Lars Gaute Bo, the Norway goalkeeper. A former England player, Paul Stewart, hopes to open his Premiership goalscoring account at Villa's expense and could find the 18-year-old Michael Bridges playing up front alongside him. **LT**

WEST HAM UNITED
Hugo Porfiri might have been playing at Upton Park today — for Blackburn. The fleet-footed Portuguese, who has made such a striking impression, had a trial at Ewood Park last season, but quickly cut it short and was then highly critical of Rovers' inflexible, direct style. Ray Harford may have gone, but the style remains. Porfiri should lead West Ham to their third home win in a week. "He is a special talent," Harry Redknapp, the manager, said. A good judge, too, it seems. **KP**

WIMBLEDON
The pressure to extend their run of wins to eight, equalling the Premiership record, is not getting to Wimbledon. "It keeps confidence going," Neil Sullivan, the goalkeeper, said. Joe Kinnear's reaction ("what run?") was typically laid-back, but he conceded that Wimbledon's underdog days may be over. "People are saying about us now, 'we want to beat them.' And when someone does? 'It's how quickly you can bounce back. But with seven wins behind us, why can't we get ten?'" **NS**

HOW THEY STAND

	P	Pts	Goal diff	Last five
1 Newcastle	10	24	+10	WWWW
2 Arsenal	10	21	+11	WWWWD
3 Wimbledon	10	21	+9	WWWWD
4 Liverpool	9	20	+11	WWWL
5 Manchester Utd	10	19	+8	WDWWL
6 Chelsea	10	18	+1	OLDWL
7 Aston Villa	10	15	+3	DDLLW
8 Tottenham	10	14	+2	WLWW
9 Sheffield Wed	10	14	-4	LDLDD
10 Everton	9	12	-1	LLDWW
11 Middlesbrough	10	12	-2	WLDDL
12 Derby	10	11	-3	WDLDD
13 West Ham	10	11	-5	LDLWL
14 Leicester	10	11	-6	LWLWL
15 Sunderland	10	10	-3	LWLWL
16 Leeds	10	10	-7	LLWL
17 Southampton	10	9	+1	LLWDW
18 Nottm Forest	10	8	-7	LDLDD
19 Coventry	10	7	-10	WLDDD
20 Blackburn	10	4	-8	LDLDD

SOUTHAMPTON
As Southampton aim to repeat the victory of last season over that team who used to play in grey, the recent return from injury of Jason Dodd, an old hand in a new role, has been as encouraging as the form of the new signings. "I see him as a key man, because he can play in so many positions," Graeme Souness said of the former full back. "I like to use him in midfield. He is aggressive, he can pass the ball, he can get about the park." Remind you of anybody? **NS**

TOTTENHAM HOTSPUR
Slaven Bilic, the Croatia and West Ham defender, now has an inflated wage packet to match his ego, after successful pay negotiations with his Upton Park masters. He will not be joining Tottenham, as was once widely mooted. "I never wanted to go to Spurs," he said this week. "Sure, they are a big team but, with respect to them, I would only leave West Ham to join a big, big club. They're just not big enough for me to give up all the happiness I'm enjoying here." Ouch. **RK**

ARSENAL v LEEDS UNITED
TICKETS: Sold out
10-YEAR RECORD: — — — — — 1,2,2,2,0,1,1,3,2,1
HOW THEY LINE UP
ARSENAL (from): D Seaman, J Lukic, A Adams, S Bould, M Kearns, L Dixon, P Merson, P Vieira, D Platt, N Winterburn, D Bergkamp, I Wright, S Morrow, R Garde, P Shaw, R Parfouir, A Lushin
LEEDS UNITED (from): N Martin, G Kelov, D Westhead, P Boscley, R Johnson, L Radbe, I Harle, A Couzens, R Wallace, M Ford, C Palmer, L Sharpe, I Rush, B Deane, M Jackson, P Beesley, A Gray

CHELSEA v TOTTENHAM HOTSPUR
TICKETS: Sold out
10-YEAR RECORD: 0,2,0,0 — — — — — 1,2,2,2,0,1,1,4,3,1,0,0
HOW THEY LINE UP
CHELSEA (from): K Hitchcock, S Clarke, F Leboeuf, T Pheasant, R Gullit, E Richardson, G Patescu, E Johnson, F Sanchez, J Morris, S Minto, A Myers, R C. Mateo, C Burke, D Wise, G Vial, M Hughes, J Spencer, F Grodas
TOTTENHAM HOTSPUR (from): I Walker, E Beardsen, C Calderwood, S Campbell, S Carr, C Wilson, D Austin, J Emswiler, R Fox, D Howells, S Nathorpe, A Nielsen, E Sherrington, R Allen, C Armstrong, J Daziel, N Fern

COVENTRY CITY v SHEFFIELD WEDNESDAY
TICKETS: Seats available
10-YEAR RECORD: 1,0,3,0,5,0,1,4 — — — — — 0,0,1,0,1,1,2,0,0,1
HOW THEY LINE UP
COVENTRY CITY (from): S Ogrzewiec, B Barrows, L Dels, D Barrows, R Shaw, M Hall, P Taylor, K Richardson, G McAlister, J Salako, D Dublin, N Whelan, P Ndlovu, E Jess, M O'Neil, A Ducros, M Isah, J Pien
SHEFFIELD WEDNESDAY (from): K Pressman, P Atkinson, I Nolan, D Walker, J Newsome, R Brinker, O Truitt, G Hyde, B Carbone, A Booth, D Hest, S Nicol, R Humphreys, G Whittingham, S Oakes, D Stefanovic, M Clarke

LEICESTER CITY v NEWCASTLE UNITED
TICKETS: Sold out
10-YEAR RECORD: 1,1 — — — — — 2,2,5,4,1,2,2,1 — — — — — 1,1
HOW THEY LINE UP
LEICESTER CITY (from): M Keller, S Grayson, M Whitlow, J Watts, S Pior, S Walsh, N Lennon, S Taylor, S Clardge, G Parker, E Heskey, I Marshall, J Lawrence, F Roling, C Hill, S Campbell, S Wilson, P Poole
NEWCASTLE UNITED (from): P Smokey, B Barton, J Beresford, D Baily, D Peacock, S Hovey, R Lee, P Beardsley, L Ferdinand, F Asprilla, R Elliott, D Sinola, S Heston, K Gillespie, S Watson, L Clark, P Albert, P Kison

MIDDLESBROUGH v WIMBLEDON
TICKETS: Sold out
10-YEAR RECORD: — — — — — 1,0 — — — — — 2,0 — — — — — 1,2
HOW THEY LINE UP
MIDDLESBROUGH (probable): G Walsh, N Cox, N Pearson, S Vickers, C Fleming, P Stamp, R Mutoo, Emerson, Juninho, F Ravanelli, M Beck
WIMBLEDON (from): N Sullivan, K Cunningham, A Kemble, B Thatcher, C Perry, D Blackwell, R Earle, V Jones, O Lomfardsen, D Holdsworth, E Ekoku, N Ardley, M Gayle, P Fear, M Harford, P Heald

SOUTHAMPTON v MANCHESTER UNITED
TICKETS: Sold out
10-YEAR RECORD: 1,1,2,2,3,1,0,2,1,1,0,1,3,1,1,2,2,3,1
HOW THEY LINE UP
SOUTHAMPTON (from): D Beasant, R Druden, U van Gool, C Lindemann, A Nelson, J Dodd, R Slater, E Berkeovic, M Le Tissier, E O'Steen, G Porter, M Oakley, S Charlton, N Hasey, M Moss
MANCHESTER UNITED (from): P Schmeichel, G Neville, D May, G Pallister, R Johnson, D Irwin, D Becham, K Polarsky, R Kean, N Butt, J Chytil, E Cantona, P Scholes, O G Solskjaer, P Neville, P van der Gouw

SUNDERLAND v ASTON VILLA
TICKETS: Seats available
10-YEAR RECORD: — — — — — 1,3 — — — — —
HOW THEY LINE UP
SUNDERLAND (from): I Perez, G Hall, D Kubicki, R Ord, A Melville, D Kelly, K Ball, P Bracewell, M Gray, P Stewart, M Bridges, C Russell, L Howey, A Rao, M Smith, P Hassett
ASTON VILLA (from): M Boscchi, M Oakes, U Ehiogu, G Southgate, C Trier, R Scrocca, F Nelson, T Wright, I Taylor, M Draper, A Townsend, S Curcio, G Farrelly, J Joachim, T Johnson, D Yorke, S Milosevic

WEST HAM UNITED v BLACKBURN ROVERS
TICKETS: Seats available
10-YEAR RECORD: — — — — — 1,1,1,0 — — — — — 1,2,2,0,1,1
HOW THEY LINE UP
WEST HAM UNITED (from): L Muxesko, J Davis, I Bishop, M Pieper, H Porfiri, I Dowie, J Moncur, S Lazzarini, M Bowen, M Hughes, S Bale, I Dumitrescu, T Breacher, F Raducanu, P Shilton
BLACKBURN ROVERS (from): T Flowers, J Kenna, T Sherwood, K Gallacher, J Wilcox, H Berg, G Davis, G Pheasant, I Pearce, J Beattie, G Croft, L Bohman, N Marner, S Gaven, S Rippey, W McKinley, G Fenton

LIVERPOOL v DERBY COUNTY
TICKETS: Sold out
10-YEAR RECORD: — — — — — 4,0,1,0,1,0,2,0 — — — — —
HOW THEY LINE UP
LIVERPOOL (from): D James, D Matteo, S Ekbjorneby, J McAteer, P Babb, J Barnes, S McKennan, M Thomas, J Redknapp, S Cotnam, R Fowler, K Kennedy, A Warner, P Berger
DERBY COUNTY (from): R Hout, G Rowett, C Powell, D Powell, I Syrac, P McGrath, J Lauren, C Dally, A Acanovic, A Ward, R Williams, P Simpson, L Carlsby, S Flynn, D Yates, R Kozluk, M Taylor

NOTTINGHAM FOREST v EVERTON
TICKETS: Seats available
10-YEAR RECORD: 1,0,0,0,2,0,1,0,3,1,3,1,0,1 — — — — — 2,1,3,2
HOW THEY LINE UP
NOTTINGHAM FOREST (from): M Crossley, A Felts, D Lytle, A Haaland, C Cooper, D Phillips, C Bar-Williams, S Gernall, I Woan, D Saunders, P McGregor, J Lee, B Roy, V Warner, S Blatherwick
EVERTON (from): N Southall, P Gerard, E Barrett, A Hinchcliffe, D Unsworth, D Watson, C Short, A Kanchelskii, J Ebbrell, A Grant, J Parkinson, G Speed, G Stuart, M Branch, P Ridout, A Limper, M Jackson, M Holtger

10.45pm BBC1 Match of the Day (highlights)
11.00am Sky Sports Goals on Sunday
3pm Sky Sports Ford Escort Super Sunday
Liverpool v Derby County (live)
7pm Sky Sports Ford Monday Night Football
Nottingham Forest v Everton (live)

FOOTBALL

Issue of safety at grounds cannot become a lottery

FOR the second Saturday running, spectators in football stadiums are being asked to observe a minute's silence. Today it is as a mark of respect for Matthew Harding, killed in a helicopter crash while indulging his passion for Chelsea. A week ago it was for 84 Guatemalans suffocated to death in a sickening replay of the Hillsborough terracing tragedy of 1989 — the same circumstances of overcrowding, panic, and those damned steel fences preventing escape.



ROB HUGHES

Weekend View

Look around you. You will see no fences in Great Britain today. Look at the top level, and there are new cantilever stands replacing or refurbishing old ones. There are seven new stadiums, nine more in the building stage.

Now, consider this: that because of the effect of the National Lottery, which is about to double, the funds available to put a safe roof over the heads of the remaining stands in professional football are 50 per cent down, and falling.

It is half-time in the Taylor report stipulation on modernising and making safe football grounds. The Premier League and first division have had the bulk of the money so far, but if the Government insists on the Taylor timetable — that the lower divisions must comply by the end of the decade — and if the drip-feed of money available from the Football Trust continues to dry up, then the consequence will be closure of grounds, and diminution of the structure of 92 professional clubs in England, and more in Scotland and Wales.

There is no crying wolf. The danger is very real that football, having followed the Taylor recommendations to rebuild from the top down, could now starve the clubs that need money to survive.

One does not argue with the priority: the greatest threat to public safety was indisputably in old Victorian grounds at the top of the league, which periodically threatened to claim the lives of paying customers. But the link between Harding,

football fan grown into insurance multimillionaire, and this dire problem of funding, is writ large.

Harding's reported wealth was very close to the £139 million that the Football Trust has contributed so far to £437 million already expended on bringing grounds to safe all-seater levels under Taylor. However, the unequal distribution of wealth in society, never mind the national game, has always been with us. It merely seems anomalous in this situation that Harding, together with Jack Walker, the Blackburn Rovers benefactor, could have paid for the whole regeneration programme between them.

It was a misleading signal. So is the multimillion-pound turnover at clubs like Manchester United, Newcastle United and Liverpool. And clubs hardly help themselves at any level in the scale.

Gillingham this week got themselves into trouble with the police by allegedly overcrowding their little stadium for the visit of Coventry City. Southampton annoyed visitors from Lincoln City by failing to anticipate a full house. Middlesbrough have just released Branco, the Brazilian defender who started just six matches, but who arrived overweight and under-motivated, and still will have cost the club £750,000 in

paid-up salary. The same club is trying to sell Nick Barryby, and doubtless will lose a couple of million pounds on that mistake as well.

These constant reports of money, the flock of leading clubs towards the Stock Exchange, make the plea of Lord Aberdeen, the chairman of the Football Trust, evermore a cry in the wilderness.

His trustees include the Football League and the Professional Footballers' Association, the parties which have just ended an acrimonious battle for the spoils of the TV pot. Yet Lord Aberdeen, announcing that Football Trust income has slipped towards half the £37 million it was before the National Lottery, is trying to persuade the Government either to further decrease its tax on the pools money, which accounts for £8 of every £10 the Trust receives, or to extend the deadline by which lower and impoverished clubs can rebuild their amenities.

Those working for the Trust are in constant touch with the game and the Government. "We hope that football, with its new wealth, will play its full part," Lord Aberdeen said. While hope is eternal, the deadline is not. And while Sunderland, preparing to move next season to a £12 million stadium at Wearmouth, are assured of a £2.5 million grant, not only are the prospects for the second and third division clubs diminishing, but the Football Trust commitment to grass-roots football and to community schemes has also dried up.

Without some Government action, or some benevolence from the wealthy within the game, the bottom will fall out of professional football.

There remains one area of positive discrimination. The Trust has so far contributed £669,000 to granting women a level playing field — and, whereas Trust aid towards the provision of men's toilets is 70 per cent, for women and disabled the Trust pledges 85 per cent. For once in the game, it is ladies first.

Record books beckon leader of the gang

THE FACE OF FOOTBALL

Andrew Longmore meets Joe Kinnear, who has managed to transform Wimbledon



Kinnear has altered his club's style without compromising success

With three games gone in the season, with no points and no goals, the pundits were queuing up to sign the death warrant of the footballing phenomenon known as Wimbledon FC. No one needed to look at the small print on the epiphany. "Toughest season yet ... no money to spend ... different game now ..."

Wimbledon for the drop, in other words. Few bothered to listen to Joe Kinnear, the manager, when he pointed out that Newcastle United (home), Newcastle United and Leeds United (away) was a start devised by a warped FA Carling Premiership fixture computer.

What gave some additional credence to the doom-mongers was the sound of strife behind the net curtains. Dean Holdsworth wanted to take his modelling career somewhere else. Oyvind Leonhardsen was haggling over a new contract and Vinnie Jones, the symbol of all that was bad about Wimbledon's ways, had just been sent off again. At last, the Crazy Gang was about to self-destruct.

Seven games and seven wins later, Kinnear and his patchwork army of home-grown guards, such as Perry and Ardley, and pocket-money recruits, such as Gayle and McAlister, divide Newcastle United and Arsenal from Manchester United and Liverpool in the top five. Today, Wimbledon travel to Middlesbrough hoping to equal the Premiership record of eight straight wins, set by Manchester United.

It does not take a genius to work out that Kinnear's

pre-match team talk will be taken straight from the gospel according to the underprivileged. Ravanelli (£7 million), Juninho (£4.75 million), Emerson (£4.25 million), Emer-son (£4.25 million). A team of wealthy merchants just ripe for the highwayman. You can work it out from there, and from Kinnear's suspicion of overpriced foreign imports.

"If I was given £5 million to spend, I'd have to look at the overall picture and ask myself: 'What's this superstar really going to do for me? Will all our lads respond to him or is he just going to be another fat cat?' I'd have no bother buying Shearer for £15 million because he would score you 30 goals a season and

have the respect of all the players, but you have to be very careful."

Though the club has grown up and shed some of its more dubious excesses under Kinnear, the old union attitudes still thrive, particularly when the gap between "them" — which now includes old misers such as Coventry City — and "us" widens every year. The ghetto-belt warning through the wall of the opposition dressing-room, but the transport café that was once the training headquarters of Wimbledon now exudes the cosy, slightly chaotic warmth of a student common-room.

The persecution complex has been swept under the

sofa; the press — the object of bewilderment, not bitterness, these days — is welcomed with open arms and cups of tea. On Wednesday night, Robbie Earle could be found playing the pundit on *Carlton Sport* and Jones was resplendent in orange jacket having a cuddly talk-in with Des Lynam on *Sportsnight*. A terrible rash of respectability has broken out around football's favourite villains.

Kinnear must take much of the credit for changing styles without conceding success. His players say that he has mellowed recently, but there is enough chill in the voice to warn off potential scroungers. Helearnt his trade from the taciturn Bill Nicholson, who

had a sneaking affection for the one member of that expensively upholstered Tottenham Hotspur side in the Sixties and Seventies who cost not a penny, and has not a lot of time for fancy duns.

"He told me not to be overawed by the big names around me and that gave me self-belief," Kinnear said. "He also taught me to have pride in my performance. He'd say: 'There are 40,000 people out there. Each one would give their right arm to wear the shirt you're wearing, now go out and show it to them.'"

Hard if, as is so often the case at Selhurst Park, the crowd numbers barely five figures.

At 47, Kinnear is enjoying a rare moment in the limelight. Like his club, he has been too easily pigeon-holed. Not a good manager or a bad manager, but the Wimbledon manager, with all the baggage that carries. On his mantelpiece at his home in Mill Hill, next to the shelves of Premiership videos from which he prepares meticulous game-

'A terrible rash of respectability now covers football's favourite villains'

plans, stands a glass football, the trophy awarded to the Managers' Manager of the Year 1994-95, voted for by all the 92 managers in England.

Yet Kinnear's name rarely crops up when the names for big jobs are being touted. He pretends not to worry too much about that. "Something will pop up," he said. There are compensations. At Wimbledon, he deals only with the owner, Sam Hammam, not with a board or a host of committees. Kinnear likes the freedom, likes being quick on his feet, the leader of a guerrilla gang.

Today will be no different, record or no record. Kinnear has told his players to think of winning ten in a row, or 12, or 15. "Our aim is to get into Europe, but realistically if we finish in the top ten it will be a credit to everyone at the club," he said. "I always say this club just needs someone to put their arms round it and love it. But if we take our foot off the accelerator, there are always some little so-and-so's waiting for us round the corner."

Gravesend look for cup of cheer

GRAVESEND and Northfleet launched this season on a wave of optimism after their sails had been filled by the FA Cup run that took them to Villa Park in January (Walter Gammie writes). Yet they return to Cup action today, against Stevenage Borough in the fourth qualifying round, listing badly at the bottom of the Dr Martens League premier division.

Lionel Ball, the chairman, said: "We are all shattered. We were expecting great things. It shows how things can go wrong in this game. Some of the players are not performing up to the expected standards."

The inevitable casualty of the club's start to the season was Chris Weller, the "Iguana Man", whose reptile collection excited as much attention as the team he took to play at Aston Villa, where Gravesend lost 3-0 in front of 26,000 in the third round last season.

Weller's successor was a player-manager, Steve Lovell, 36, the former Wales forward. Two wins and two draws from 13 league matches suggests his side has a mighty task against Stevenage, the Vauxhall Conference champions. The winners will be out of the showers quickly to take in the first-round draw, which is on BBC1 at 5.10pm.

Still no room for Rush as Gould recalls Jones

By Russell Kempson

VINNIE JONES, the Wimbledon midfielder, has been recalled by Wales for their World Cup qualifying match against Holland in Eindhoven on November 9. However, Ian Rush, the Leeds United striker, has again been ignored by Bobby Gould, the manager.

Wales need at least a draw in Holland to resurrect their chances of winning group seven, which they lead by virtue of two easy victories against San Marino. Though they led 1-0 against the Dutch in Cardiff three weeks ago, they eventually lost 3-1.

Gould feels the need for more combative qualities in Eindhoven with Jones, 31, who made the last of his five international appearances against Switzerland in April, guaranteed to provide the extra edge. "We're going into a cauldron and we'll need all the experienced players we can muster," Gould said. "Vinnie is a competitor and, when a player is playing well in a team that's also playing well, you have to look at him."

Rush, yet to score for Leeds this season, has been overlooked by Gould, with John Hartson, of Arsenal, likely to replace Mark Hughes, who is suspended, in the Wales



Gould: after experience

club's Georgian contingent to three by signing Kakhaber Tskhadadze, 28, the Frankfurt defender. "He's tall, strong, powerful in the air and would give us another option," Coppell said. Tskhadadze, the Georgia captain, would join his compatriots Georgios Kinkladze and Mikhail Kavdashvili at Maine Road.

Richard Cough, the long-serving Rangers defender, is to be given a free transfer at the end of the season. He is expected to conclude his career with a lucrative move to play in the Japanese J-League.

Gough, 34, is the most successful Rangers captain since the war, collecting six championship, three Scottish Cup and four League Cup winners' medals. He joined the club ten years ago.

Wales squad: V Holland, Now 91 N Southall (Everton), A Martin (Middlesbrough), G Hall (Sunderland), A Melville (Sunderland), A Nelson (Sunderland), M Bowen (West Ham United), K Symons (Middlesbrough), B Morris (Birmingham City), G Robinson (Charlton Athletic), G Speed (Birmingham City), R Gigg (Manchester United), V Jones (Wimbledon), A Legg (United), D Saunders (Nottingham Forest), J Hartson (Arsenal), N Bala (Bolton), S Salinas (Sheff Wed), G Taylor (Sheff United), M Croxall (Nottingham Forest), On standby: J Jenkins (Middlesbrough), E Young (Wolves), J Harrison (Wolves), R Page (Wolves), M Browning (Sheff United), R Savage (Sheff United), S Davies (Manchester United), L Jones (Liverpool), J Bowen (Birmingham).

Newtownmore hoping to bounce back

By Coll MacDougall

WHILE Kingussie, runaway leaders in the Marine Harvest Premier League, can look forward to an easy contest this weekend, at Drummerochit against Glenurquhart, who are finding it difficult to meet the standards required at this level, a much closer encounter can be anticipated at Eilan, where Newtownmore clash with Fort William.

These two pretenders for Kingussie's title have both lost to them, Newtownmore suffering a double-figure drubbing last week, which left them four points adrift, with Fort William a further point behind.

Although Newtownmore did shock their old adversaries by going two goals up in nine minutes, they faded badly thereafter. The ease with which Ronald Ross knocked in seven goals and Kevin Thain another three is indicative of the gap between Kingussie and the rest of the teams in the league.

Ian Ross, the Kingussie manager, said this week that he was disappointed at the failure of other sides to provide real competition. "When the league was created," he said, "it was stated forcefully that all eight teams would be of a similar standard and that one-sided matches would be a

thing of the past. This has not happened and I blame those who are not putting enough effort into building their teams and seeing they are fit and trained to the highest level in the basic skills."

While Ross is fortunate he has so many battle-hardened players, David Cheyne, his Newtownmore counterpart, has a young side with only three experienced players in it. While Newtownmore have had an encouraging run, very often at the expense of those too complacent to contemplate defeat by what have been called "a bunch of rookies", the rout by Kingussie was a pointed reminder that success

can be gained only through a balanced combination of youth and experience. Fort William have such a balance but have acquired the unfortunate habit of losing to teams that they should beat easily.

Inverary, who snatched their second victory of the season by the narrowest of margins over Glasgow Mid Argyle, the bottom club, face a much more formidable challenge against Kyles Athletic.

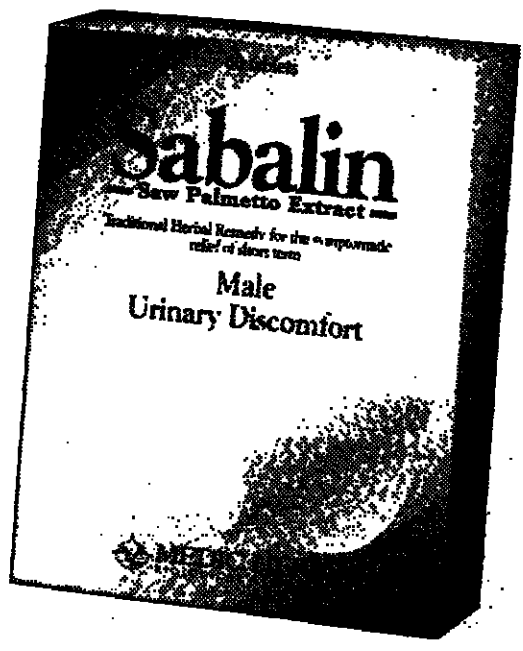
David McPherson has had to rebuild his Inverary side and they may struggle to cope with Kyles, whose poor performance against Oban Camanachd will have brought them up with a jolt.

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SPORT

SATURDAY OCTOBER 26 1996

RACING 44,45

Are the Europeans
up to challenge
of Breeders' Cup?

BASEBALL 42

Braves facing test
of nerves in
Yankee's back yardHarford bows
to inevitable
at Blackburn

By Peter Ball

EIGHTEEN months ago, Ray Harford embarked on a mission to build on the championship success of the Blackburn Rovers side he inherited from Kenny Dalglish. It proved to be a mission impossible. Yesterday he resigned from the manager's post at Ewood Park with the club bottom of the FA Carling Premiership and out of the Coca-Cola Cup.

"It's important the club comes out of the situation it is in and maybe a change will help," Harford said at a press conference at the club's Brockhall training ground yesterday morning. "I could have stayed, Jack Walker wanted me to stay, but I didn't think it was doing the club any good. The decision had to be taken and, hopefully, it is the right decision for everybody."

The move had been on the cards for some time. Blackburn are the only team in England without a league win and defeat on Tuesday evening by Stockport County, of the Nationwide League second division, in the third round of the Coca-Cola Cup made it inevitable. "I've spent a lot of time thinking about it since the Stockport game," Harford said. "That game finally clinched it — the result and performance was the last straw."

Tony Parkes steps up as caretaker manager, a task he has performed with some success before, notably in the month before the appointment of Kenny Dalglish five years ago. This time, his task may be harder.

It may also be hard for the club to find a manager of the stature of Dalglish, but that is clearly what is needed to stabilise Blackburn if they are to regain their status — albeit brief — among the country's big clubs. Howard Kendall, presently at Sheffield United, will be the favourite to get the job, with Terry Venables, Bruce Rioch and, perhaps, Howard Wilkinson also coming under consideration. Rob Coar, the club chairman, ruled out any suggestion of an appeal to Dalglish to return.

Whatever his difficulties, Harford has always conducted himself with honour and

He had always said that he wanted to become manager at a new club rather than moving up as an internal appointment, but, when the chance came, he could not resist. "Perhaps, as a career move, that was a mistake," he said, "but how can you turn down European Cup matches? How could you turn down running one of the best clubs in Britain?"

It proved an uneasy inheritance, with the European Cup Champions' League campaign last season turning into a disaster, culminating in the fight between two players, David Batty and Graeme Le Saux, in Moscow. Perhaps more damagingly, Harford had failed to strengthen the team the previous summer and, when he did go into the transfer market, it was a case of too little, too late. Even so, the side only failed to qualify for the UEFA Cup last season by one point.

This season began with the sale of the club's best player, Alan Shearer, to Newcastle United for £15 million. "For a player of Alan's calibre to leave us two weeks before the start of the season gave us a mountain to climb," Coar admitted. "If he'd gone in May or June, the buying season would have been there and we'd have had a chance to replace him — but he left after the buying season had closed."

"I just hope I'm not going too late, because the situation is bad," Harford said. "To be safe will be a success this year, the way things are. To survive and plan for next year is the target." After the expectations of 18 months ago, that target is revealing, but realistic.

"We need new players," Parkes said, as he prepared for the game at West Ham United today. "We're short of players, certainly up front — but without spirit you won't get out of the situation. The togetherness has been starting to go — when you lose games it does. Sometimes a change can bring that back."

Blackburn must hope so. At least the new man, when he arrives, will have one advantage. "They are coming in at a low position," Harford said. "I could only go down."

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Kinnear's aim 47
Jones recalled 47

integrity and he handled his departure with typical honesty. "I take the responsibility for the club's position, but I don't take a lot of the blame," he reflected. "There were not many things I'd have done differently this year; last year, there were a few things I should have done."

Harford was a big influence as coach as Dalglish, supported by the ambition and money of the club's benefactor, Walker, took the club into the Premiership and to the championship in the space of four seasons. He may feel that his biggest mistake was deciding to stay on as manager after Dalglish relinquished the post.

MANAGEMENT CAREER



Harford: last straw

1984: Appointed Fulham manager
1986: Joined Luton as chief coach
1987: Appointed Luton manager
1988: Led Luton to 3-2 League Cup final triumph over Arsenal. Defeated in FA Cup semi-final by Wimbledon.
1989: Took Luton to second successive League Cup final, losing 3-1 to Nottingham Forest.
1990: Sacked, allegedly for "not smiling enough". Appointed manager of Wimbledon, succeeding Bobby Gould.
1991: Joined Blackburn as Kenny Dalglish's assistant.
1992: Won promotion via the play-offs to the Premier League.
1993: Blackburn won their first championship for 81 years. Dalglish made director of football, handing the reins over to Harford.
1994: Blackburn finished seventh in the Premiership but were embarrassed in the Champions' League. Harford resigned with the club languishing in last place without a league win this season.

Graham offered hand of forgiveness

By David Maddock

GEORGE GRAHAM returns to Highbury this afternoon, with his Leeds United team, 18 months after he was sacked by Arsenal following allegations over illegal payments. He is going back with a pang in his heart, but without a tear in his eye.

Graham says he will walk the corridors with his head held high. He also anticipates a warm welcome from the Arsenal supporters. "I'll get a great reception. I think what was achieved there and the honours we won will ensure a tremendous response, both from the terraces and from the employees," he said. "I had a wonderful career, both as a manager and a player at Highbury, so why should it be any other way? What happened has never been a problem to me, and you'll probably see by the reception I'll get, it was not a problem to the supporters."

Graham was dismissed and subsequently banned for a

year for accepting money from Rune Haug, the Norwegian agent. "Being shown the back door," Graham said, "was the worst moment of my career at Highbury."

Sir Peter Hill-Wood, the Arsenal chairman, said yesterday that the time had come to put these turbulent events behind them. "We will invite George into the boardroom because it is all now history," he said.

Graham, when pressed on his feelings about the directors who sacked him, and whether he would go into the boardroom, merely shrugged and said: "We'll wait and see."

He will enjoy the day, whatever his feelings over his sacking — privately they are still strong — and he will also enjoy trying to put one over his old club.

"Trying to be professional, it shouldn't be different from any other game, but obviously it is. I spent 15 years there and have very happy memories, so I will probably have a job picking out the right dressing-

room. I'm not the sort of person who will get choked or have a tear or anything like that, but of course there will be emotions."

"The years I was there as a player and a manager have been my most successful years, and you can't take that away. I will always have a bit of Arsenal in my heart."

Arsenal, for their part, are concentrating more on the prospect of victory than the



Graham: Arsenal return

return of their former manager, because they have the chance to regain the leadership of the FA Carling Premiership, should they win and Newcastle United get beaten by Leicester City at Filbert Street.

Newcastle can equal the record set by Manchester United of eight consecutive Premiership victories, but they are not alone in standing on the verge of a historic win.

Wimbledon, too, have recorded seven straight wins and are looking to extend that sequence at Middlesbrough. Wimbledon, who have reached the heady heights of third in the table, welcome back Efan Ekoku, Neil Ardley and Ben Thatcher.

Newcastle received some good news yesterday, and made a significant appointment to boot. The operation to repair Alan Shearer's damaged groin was successful, and the doctors at Princess Grace hospital, in London, suggested that he may, in fact, be out of action for less than

the six to eight weeks they had originally suggested.

Mark Lawrensen, a European Cup-winning centre back with Liverpool, has been brought in to work as a defensive coach at Newcastle. "It is one of the few clubs I would have returned to the game for," he said.

Newcastle have also made Torquay an offer — believed to be £300,000 — for their St Vincent international, Rodney Jack, who has been on trial at St James' Park for a week. "The offer is not what you'd call over the top, and the deal is by no means out of the ordinary," Mike Bateman, the Torquay chairman said.

The previous biggest fee received by Torquay was the £180,000 Manchester United paid them for Lee Sharpe.

One minute's silence will be observed at all Premiership matches this weekend in memory of Matthew Harding, the charismatic, multimillionaire vice-chairman of Chelsea, who was killed in a helicopter crash on Tuesday night.

Lewis has been training for the past four weeks for a bout in December. "We're not prepared to wait any longer than December 26," Eliades said. "It was decided by the court that Lennox's fight for the WBC title must be held within 90 days of the purse bids and now King has been given an extension until January 26. We are not going to agree."

The battle between the parties has raged since Lewis was overlooked as No 1 contender after winning a final eliminator against Lionel Butler in 1993. Lewis has already received \$4.6 million from King for releasing Mike Tyson from a court order to meet the Briton before anyone else.



Curry, an unexpected leader of the Volvo Masters after 36 holes, drives from the 9th tee on his way to a 69 at Valderrama yesterday

Montgomery finds fleeting form

FROM JOHN HOPKINS
GOLF CORRESPONDENT
AT VALDERRAMA

THINGS were not going to plan as Colin Montgomerie hauled himself up the steps from the elevated 14th green to the even more elevated 15th tee here yesterday. Montgomerie, the winner of the European order of merit, was at that moment three over par in the Volvo Masters. He was at least six strokes behind Paul Curry, who had taken over the lead midway through the second round.

Montgomerie reached the tee of the 226-yard 15th and turned to look towards the green and the Mediterranean in the distance. He walked to the front of the tee to pick up some grass and threw it up to test the wind direction. The wind was blowing from the east, known as the Levante, making this hole, the longest of the four par-threes, even more difficult.

He had played badly in the first round; yesterday he was worse. He was fighting a tendency to hook the ball,

which is unusual for him, and he had taken 40 to the turn, one birdie doing little to offset the damage of four bogeys and one double bogey.

Successive birdies on the 13th and 14th did no more to help his score than a light bandage does to staunch serious bleeding. This was hardly the down the middle, on the green, two putts sort of round for which Montgomerie is famous. There would be 13 rounds below par, but his would not be one of them.

Then came one of those sublime moments when Montgomerie hit almost the perfect stroke. It was a two-iron and, from the moment that the ball left the clubface, it never moved from its target.

It looked so perfectly weighted, so well flighted and so accurate that it seemed certain to end in the hole. From back on the tee, as it landed, it looked as though it was nestling against the flagstick. Montgomerie had not had much to enjoy, but his face was wreathed in a smile now.

"It wasn't as close as it

looked," Montgomerie said later. "It was about ten feet [away]." On some days, Montgomerie would have rammed in the putt without any difficulty. Yesterday, though, the ball cannoned into the hole and spun away.

Montgomerie dropped a further stroke on the 16th, when his drive ended in a hole from where he could only bobble the ball along the ground to within 60 yards of

the green. The long 17th, a hole that the professionals either tolerate or dislike, brought him no respite.

"It is a good matchplay hole," Montgomerie had said on Wednesday, implying, by not saying so, that it was a bad strokeplay hole. His second shot just trickled over the green and ran down into a swale. Now, he had to chip back down the sloping green on a lightning-fast surface. He stopped his ball 15 feet past the hole and two-putted for a par that seemed to summarise his round.

His 75 was nine strokes worse than Andrew Oldcorn's 66, the lowest of the day. Whereas Oldcorn had putted well, Montgomerie had not. Whereas Curry, the leader, had gone round in 69 and was five under par for 36 holes, Montgomerie was four over. While Stephen Ames, who had taken a 71 and was lying second, one stroke behind Curry, would say that the course had been defenceless in the second round, Montgomerie had found more than enough obstacles.

Curry is as quiet as Montgomerie is noisy. His voice is so soft that you have to strain to hear it. He is not used to leading tournaments after 36 holes, not even the 1994 Jersey Open, which was his only win in a 17-year career as a professional. "I'd settle for a total of five under," Curry said.

Bernhard Langer and Ian Woosnam, two of Montgomerie's team-mates in the Ryder Cup last year, were among those who had beaten par. Both had rounds of 69. Alexander Cejka, the defending champion, improved from a 78 in his first round to a 73.

All these scores, though, were incidental to Montgomerie. He lay joint-thirtieth and, if there is no improvement, it will be one of his worst finishes of the year.

"I have developed a hook and I am fighting Montgomerie said, as he walked purposefully towards the practice ground. "I am very disappointed. I have got to go and work on it. Of course I know what's wrong. I am a professional."

SCORES

Great Britain and Ireland unless stated

LEADERS AFTER TWO ROUNDS: 137: P Curry 69, 68; 138: S Ames (Ire) 67, 71; 140: A Oldcorn 74, 66; C Sunstein (Sg) 71, 69; 141: M McElroy (Ire) 72, 68; P Cleveland 71; 70: J Coomes (Ang) 71, 70; 142: S Langer (Ger) 73, 66; G Orr 72, 70; G Turner (NZ) 72; 70: I Woodhead 71, 71; F Nichol (NZ) 71, 71; P Harrington 69, 73; 145: W Riley (Aus) 73; 70: D Clarke 72, 71; C Plosser (Ire) 69, 74; J Lennie 68, 74; 144: R Russell 72, 72; W Westra (SA) 70, 74; 145: I Woodman 70, 69; R Davis (Aus) 75, 70; P Mitchell 74, 71; D Borge 74, 71; D Gilford 73, 72; D Howell 72, 72; T Borm (Den) 71, 74; R Chappell 71, 74; D Carty 70, 75; J Payne 68, 78; 148: R Rattley 74, 72; A Sherborne 72, 72; P Broadhurst 73, 73; R Green (Aus) 74, 74; C Montgomery 71, 75; G Grant 68, 78; 147: J Spencer 76, 71; M A Jeminez (Sg) 73, 74; S Tormoen 72, 74; J Byrnes 71, 78; J Lomas 70, 77; 148: M Davis 77, 71; D Hooper (Sg) 76, 72; E Romero (Arg) 78, 72; Zhang Lida (Chi) 76, 72; P Baker 76, 72; P Gallo 74, 74; M A Martin (Sg) 73, 75; D Frost (SA) 73, 75; P J Johansson (Swe) 71, 77

Lewis seeks \$10m from King over title bout

By Srikanth Sen
BOXING CORRESPONDENT

LENNOX LEWIS has started legal action against Don King, the American promoter, and the World Boxing Council (WBC). Lewis's American attorneys started proceedings in a New Jersey court and are seeking \$10 million (about £6.5 million) for damages and loss of earnings.

Panayiotis Eliades, Lewis's lawyer, started the action because Lewis's bout with Oliver McCall, which was to have been staged on December 26, has been put off for another month, contrary to a ruling by a New Jersey court.

King, who won the purse bid to stage the Lewis-McCall contest for the vacant WBC crown, was obliged to hold the bout within 90 days of the bid. When he was unable to find a date for the bout, however, he was granted an extension of 30 days by the WBC.

Lewis has been training for the past four weeks for a bout in December. "We're not prepared to wait any longer than December 26," Eliades said. "It was decided by the court that Lennox's fight for the WBC title must be held within 90 days of the purse bids and now King has been given an extension until January 26. We are not going to agree."

The battle between the parties has raged since Lewis was overlooked as No 1 contender after winning a final eliminator against Lionel Butler in 1993. Lewis has already received \$4.6 million from King for releasing Mike Tyson from a court order to meet the Briton before anyone else.

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Barmby: big future

Robson demands £6m for unsettled Barmby

By David Maddock

NICK BARMBY, the England international, has been put up for sale by Middlesbrough just 14 months after Bryan Robson, the manager, spent a then club record £5.25 million to move him north from Tottenham Hotspur.

Robson, however, has so far rejected a £5 million offer from Everton for the forward, claiming that he is worth more now than the price originally paid for him. Blackburn Rovers and Leeds United are also interested in the player.

Barmby has become increasingly unhappy at Middlesbrough and Robson explained that he has taken the decision to sell such a talented young player simply because his partnership with Juninho, the Brazilian, has not gelled. "I

thought I could play the two behind a main striker, but it has just not worked out," Robson said. "We have been overpowered on too many occasions this season because of it. I think Barmby has a big future, and he is a top player, but I think it is best he moves."

Robson was keen to stress, though, that he will not let the player go for less than the valuation he has made of around £6 million. "If I get an offer at the right price that will further his career, then I will consider it carefully," he said.

Everton have been keen on the forward for some time. They have also bid for Trevor Sinclair, of Queens Park Rangers, but will have to increase their offers for both players if they are to be successful.

Ray Harford, the outgoing manager at Blackburn, was also a big fan of Barmby

and the interest from Ewood Park will be maintained despite the absence, at present, of Harford's permanent replacement. Robson, though, denied that Tim Flowers, the Blackburn goalkeeper, could be involved in a swap deal for Barmby.

Robson is also prepared to listen to offers for Jan Fjortoft, the Norway international, who has not played in the FA Carling Premiership this season because of the arrival of Fabrizio Ravanelli from Italy.

Fjortoft, 29, has turned down moves abroad and Portsmouth have expressed interest in him. "This has been a frustrating season for me, especially as I have lost my international place," he said. "I must get back on the big stage before I can play for my country again."